

**BANKING – THE DCU WAY**

Digital Federal Credit Union  
220 Donald Lynch Boulevard, P.O. Box 9130  
Marlborough, MA 01752-9130

For address correction, please log into Online Banking or contact  
our Information Center.

06/15/2017

**PAST DUE NOTICE**

Our records indicate that your Auto  
loan is 15 days past due. Please  
forward payment immediately. If you  
have questions, please call toll free  
877-250-9605 or 800-328-8797 x9038.

DCU may report information about your  
account to credit bureaus. Late, missed,  
or defaults on your accounts may be  
reflected in your credit report.

DAVID LANE

2-156



Our hours of operation are Monday - Thursday 8AM to 8PM - Friday 8AM to 5PM and Saturday 9AM to 3PM EST

<b>NAME</b> DAVID LANE		<b>ACCOUNT</b> 5556069-142
		<b>PAST DUE AMOUNT</b> \$458.91
<b>PRINCIPAL BALANCE</b> \$18,685.98	<b>DUE DATE</b> 05/30/2017	<b>LATE CHARGE(S)</b> \$0.00
<b>TOTAL PAST DUE ==&gt;</b>		<b>\$458.91</b>

PLEASE DETACH AND SEND BOTTOM PORTION WITH YOUR REMITTANCE

**BANKING – THE DCU WAY**

For corrections to your contact information – address, phone, email contact our  
information center at 800-328-8797, online at DCU.org or visit one of our branches

**NAME**  
**ACCOUNT**

DAVID LANE  
5556069-142

**NOTICE DATE**  
06/15/2017

**DUE DATE**  
05/30/2017

**AMOUNT DUE**  
\$458.91

**AMOUNT ENCLOSED**

For address correction, please log into Online Banking or contact our Information Center.

DAVID LANE



DIGITAL FEDERAL CREDIT UNION  
P.O. Box 9129  
MARLBOROUGH, MA 01752-9129

COPY

## RouteOne Credit Application: Applicant

Title (optional)	Last Name	First	Middle	Suffix	Date of Birth	Soc. Sec. #
	LANE	DAVID				
Present Address Line 1			Time at Present Address		Driver's License # / State	
Present Address Line 2			20 years 0 months			
City			County		State ZIP	
Previous Address Line 1			Previous Address		Present Address Urbanization Code	
Previous Address Line 2			City		State ZIP	
Home Phone			Cellular Phone			
Education						
Unknown						
No. of Dependents		Preferred Email				
Current Employment Title			Employment Status		Employment Type	
RETIRED			Retired			
Current Employer						
RETIRED						
Current Employer Address Line 1						
Current Employer Address Line 2			City		State ZIP	
Current Employer Phone Number		Business Ph. Ext. #		Time at Current Job		Business Email Address
				7 years 0 months		
Previous Employer		Previous Occupation		Previous Employer Phone Number		Time at Previous Job
Previous Employer Address Line 1						
Previous Employer Address Line 2			City		State ZIP	
<p>Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</p>						
Gross Income		Income Received		Other Income Source		Other Income
\$5,115.00		Monthly				
Other Income Received						
Monthly Support/Alimony Received						
Residence Type						
Renting/Leasing						
Landlord Name / Mortgage Co.			Landlord / Mortgage Phone Number		Monthly Rent / Mortgage Payment	
					\$600.00	
Bank Name					Bank Account Type Code	
Creditor Reference #1 - Name / Address				Creditor Balance #1		Creditor Monthly Payment #1
Creditor Reference #2 - Name / Address				Creditor Balance #2		Creditor Monthly Payment #2
Company Financing Auto Loan		Previous Auto Loan Acct #		Previous Auto Loan Balance		Previous Auto Loan Monthly Payment
Nearest Relative Last Name		First		Nearest Relative Address Line 1		Relationship
						Phone #
Nearest Relative Address Line 2			City		State ZIP	
Additional Reference #1 - Last Name		First Name		Address		City
						State ZIP
Additional Reference #2 - Last Name		First Name		Address		City
						State ZIP
Bankruptcy Indicator		Bankruptcy Date		Repossession Indicator		Repossession Date
Has not declared bankruptcy				Has not experienced repossession		

RouteOne®

COPY

**Credit Application**

☒ You are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT -**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**By signing this application:**

I authorize dealer and any finance company, bank or other financial institution to which the dealer submits my application ("you") to investigate my credit and employment history, verify my income, obtain credit reports, and release information about your credit experience with me as the law permits.

I further authorize you to forward my application and all related information to other creditors for evaluation as a method of effectuating my request for credit.

If an account is created, I authorize you to obtain credit reports for the purpose of reviewing or taking collection action on the account, or for other legitimate purposes associated with the account.

**Monitoring, Recording, and Collection Communications**

I agree that you, your affiliates, agents and service providers may monitor and record telephone calls regarding my account to assure the quality of your service or for other reasons. I also expressly consent and agree to you, your affiliates, agents and service providers using written, electronic or verbal means to contact me as the law allows. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, emails and/or automatic telephone dialing systems. I agree you, your affiliates, agents and service providers may do so using any e-mail address or any telephone number I provide, now or in the future, including a number for a cellular phone or other wireless device, regardless of whether I incur charges as a result.

I certify that I have read and agree to the terms of this application and that the information in it is complete and true.

If you sign this credit application electronically, you intend that process to be your electronic signature on an electronic application, acknowledge receipt of all disclosures provided on the credit application, and give your authorization and consent to the recipient(s) of this application to take the actions identified in the credit application.

**Credit Application Signature**

Applicant: By David C. Lerner Date 06/23/2017

**Optional Consent**

Applicant:

By signing below, you agree to receive advertisements or telemarketing messages using an automatic telephone dialing system or an artificial or prerecorded voice, on behalf of the dealer, finance source that purchases your retail installment sales contract or lease agreement, or both, at the following telephone number(s): 802-257-5051. You further acknowledge that your consent is not required as a condition of applying for or receiving an extension of credit.

Applicant: By \_\_\_\_\_ Date \_\_\_\_\_

This is a Copy of the Customer Completed signed electronic form held by RouteOne LLC.

## Certificate of Insurance

I. Account # N/A	
VIN # 1ETEX1EP5HEA49913	
Policy #	Effective Date 06/23/2017 Expiration Date 07/26/2018
II. LESSEE INFORMATION	
Name: DAVID LANE	If company, Guarantor
S.S. #	Self Insured <input type="checkbox"/> Yes <input type="checkbox"/> No
D.L. #	Expiration Date State VT
Address	City
Phone	State Zip Code
III. AGENT / COMPANY INFORMATION (To be completed by dealer)	
Company liberty mutual ins	Address N/A
Agent Name LIBERTY MUTUAL INS.	City N/A
Phone (603) 357-0609	State N/A Zip Code N/A
IV. VEHICLE INFORMATION	
Year 2017 Make Ford Model F-150	Est. date of delivery 06/23/2017
Capitalized cost 44729.09	
Is Coverage on current vehicle being deleted <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, Please provide: Year N/A Make N/A Model N/A	
V. DEALER INSURANCE VERIFICATION (POLICY REQUIREMENTS)	
RCL Car & Light Truck (16,000 Lb. GVW and Less) / Commercial Lease Car & Light Truck (19,500 Lb. GVW and less)	
Coverage	Minimum Actual
LIABILITY	
Bodily injury & property damage or single limit	As shown in your lease agreement
Collision	up to \$1,000 deductible or as shown in your lease agreement
Comprehensive	up to \$1,000 deductible or as shown in your lease agreement
Commercial Lease Medium & Heavy Truck (over 19,500 Lb. GVW)	
Coverage	Minimum Actual
OTTY	
Single limit	\$500,000 (all except Tractors over 33,000 Lbs)
Collision	\$1,000,000 (Tractors over 33,000 Lbs)
Comprehensive	up to \$2,500 deductible
CAB East LLC shall be listed as Additional Insured. (to be identical to full name of HOLDER noted on lease agreement)	
CAB East LLC shall be listed as Loss Payee. (to be identical to full name of HOLDER noted on lease agreement)	
Mailing Address: P.O. Box 390856, Minneapolis, MN 55439-0856	
***** Additional Insured and Loss Payee will be notified in writing at least 10 days in advance of a policy cancellation, non-renewal, or reduction in coverage.	
VI. TO BE COMPLETED BY LESSEE	
This is to certify to CAB East LLC that, I DAVID LANE (holder noted on lease agreement) (please print full name)	
lessee of the leased vehicle above, authorize you (agent) to provide the requested coverage and to forward the appropriate documents to CAB East LLC (holder noted on lease agreement)	
Lessee signature	Date 06/23/2017
TO BE COMPLETED BY DEALER	
We certify that we have verified insurance coverage as listed above with the agent for the insurer on the described vehicle.	
Dealer signature B	Spoke to (print) CHARLIE CARTER
Phone # N/A	Info. taken by (print) CHARLIE CARTER
	Date 06/23/2017
COMPANY USE ONLY	
Processed By	
Date	

FC-17691-01 (04/12) Previous editions may NOT be used

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This is a Copy of the Customer Completed signed electronic form held by RouteOne LLC.

## Certificate of Insurance

I. Account #		N/A	
VIN #		1ETEX1EP5HFA49913	
Policy #	Effective Date	Expiration Date	
805-218-569887-407	06/23/2017	07/26/2018	
II. LESSEE INFORMATION			
Name: DAVID LANE		If company, Guarantor	
S.S. #	Self Insured	<input type="checkbox"/> Yes <input type="checkbox"/> No	
D.L. #	Expiration Date	Stat	
Address	City		
Phone	State	Zip Code	
III. AGENT / COMPANY INFORMATION (To be completed by dealer)			
Company	liberty mutual ins	Address N/A	
Agent Name	LIBERTY MUTUAL INS	City N/A	
Phone	(603) 357-0608	State	Zip Code N/A
IV. VEHICLE INFORMATION			
Year	2017	Make	Ford
Model	F-150	Est. date of delivery	06/23/2017
Capitalized cost	44729.08		
Is Coverage on current vehicle being deleted <input type="checkbox"/> Yes <input type="checkbox"/> No			
If yes, Please provide: Year N/A Make N/A Model N/A			
V. DEALER INSURANCE VERIFICATION (POLICY REQUIREMENTS)			
L I M I T S I D E	RCL Car & Light Truck (16,000 Lb. GVW and Less) / Commercial Lease Car & Light Truck (19,500 Lb. GVW and less)		
	Coverage	Minimum	Actual
	Bodily Injury & property damage or single limit	As shown in your lease agreement	
	Collision	up to \$1,000 deductible or as shown in your lease agreement	
	Comprehensive	up to \$1,000 deductible or as shown in your lease agreement	
	Commercial Lease Medium & Heavy Truck (over 19,500 Lb. GVW)		
O F F	Coverage	Minimum	Actual
	Single limit	\$500,000 (all except Tractors over 33,000 Lbs) \$1,000,000 (Tractors over 33,000 Lbs)	
	Collision	up to \$2,500 deductible	
	Comprehensive	up to \$2,500 deductible	
CAB East LLC shall be listed as Additional Insured. (to be identical to full name of HOLDER noted on lease agreement) CAB East LLC shall be listed as Loss Payee. (to be identical to full name of HOLDER noted on lease agreement)			
Mailing Address: P.O. Box 390858; Minneapolis, MN 55439-0858 ***** Additional Insured and Loss Payee will be notified in writing at least 10 days in advance of a policy cancellation, non-renewal, or reduction in coverage.			
VI. TO BE COMPLETED BY LESSEE			
This is to certify to CAB East LLC that, I DAVID LANE (holder noted on lease agreement) (please print full name) lessee of the leased vehicle above, authorize you (agent) to provide the requested coverage and to forward the appropriate documents to CAB East LLC (holder noted on lease agreement)			
Lessee signature		Date	
David Lane		06/23/2017	
TO BE COMPLETED BY DEALER		COMPANY USE ONLY	
We certify that we have verified insurance coverage as listed above with the agent for the insurer on the described vehicle.			
Dealer signature	Spoke to (print)	Processed By	
B	CHARLIE CARTER		
Phone #	Info. taken by (print)	Date	
N/A	CHARLIE CARTER		
	Date	06/23/2017	

FC-17501-EL (04/12) Previous editions may NOT be used

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This is a Copy of the Customer Completed signed electronic form held by RouteOne LLC.

**Mileage and Condition Information**Customer 1 - Name and Address (Including County)  
DAVID LANECustomer 2 - Name and Address (Including County)  
N/A

Dealer - Name and Address

Faith's Ford  
1147 Putney Rd  
Brattleboro, VT 05301

Year/Make/Model	Vehicle Identification Number	Mileage	Term (mo.)
2017 Ford F-150	1FTEX1EP5HFA40013	104	36

**Mileage Option Selection.** This section is informational and is designed to help clarify the many mileage options available. You have reviewed all options and determined that the mileage allowance per year checked below best meets your driving needs.

- ☐ 7,500 miles per year (Lincoln Lease vehicles only)
- ☒ 10,500 miles per year
- ☐ 12,000 miles per year
- ☐ 13,500 miles per year
- ☐ 15,000 miles per year
- ☐ 16,500 miles per year
- ☐ 18,000 miles per year
- ☐ 19,500 miles per year

(Additional miles may have been purchased with this option)

The average miles driven per year on your previous vehicle was \_\_\_\_\_

**FOR USE WITH DEMONSTRATOR AND SERVICE LOANER VEHICLES ONLY**

**Demonstrator/Service Loaner Vehicle Condition Information.** Your initials below certify you understand the vehicle described above has been used or operated as a demonstrator or service loaner vehicle. You also certify that you have completed an inspection of the vehicle and are satisfied with the like-new condition. A N/A A N/A

(Customer 1 / Customer 2 Initials)

Customer 1: B

David Lane

Date: 06/23/2017

Customer 2: B

N/A

Date: N/A

Dealer:

B

B

Date: 06/23/2017

FC 18864

Nov 10

This is a Copy of the Customer Completed signed electronic form held by RouteOne LLC.

**Mileage and Condition Information**

Customer 1 - Name and Address (Including County) DAVID LANE			
Customer 2 - Name and Address (Including County) N/A			
Dealer - Name and Address Faith's Ford 1147 Putney Rd Brettleboro, VT 05301			
Year/Make/Model	Vehicle Identification Number	Mileage	Term (mo.)
2017 Ford F-150	1FTEX1EP5HFA49913	104	36
<p><b>Mileage Option Selection.</b> This section is informational and is designed to help clarify the many mileage options available. You have reviewed all options and determined that the mileage allowance per year checked below best meets your driving needs.</p> <p> <input type="checkbox"/> 7,500 miles per year (Lincoln Lease vehicles only)  <input checked="" type="checkbox"/> 10,500 miles per year  <input type="checkbox"/> 12,000 miles per year  <input type="checkbox"/> 13,500 miles per year  <input type="checkbox"/> 15,000 miles per year  <input type="checkbox"/> 16,500 miles per year  <input type="checkbox"/> 18,000 miles per year  <input type="checkbox"/> 19,500 miles per year         </p> <p style="text-align: right; font-size: small;">(Additional miles may have been purchased with this option)</p> <p>The average miles driven per year on your previous vehicle was _____.</p>			
<b>FOR USE WITH DEMONSTRATOR AND SERVICE LOANER VEHICLES ONLY</b>			
<p><b>Demonstrator/Service Loaner Vehicle Condition Information.</b> Your initials below certify you understand the vehicle described above has been used or operated as a demonstrator or service loaner vehicle. You also certify that you have completed an inspection of the vehicle and are satisfied with the like-new condition. <u>A N/A A N/A</u></p> <p style="text-align: center; font-size: small;">(Customer 1 / Customer 2 Initials)</p>			
Customer 1: B <i>David &amp; Lane</i>		Date: 06/23/2017	
Customer 2: B N/A		Date: N/A	
Dealer: B <i>[Signature]</i>		Date: 06/23/2017	

FC-10864 Nov 18

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### 30. VOLUNTARY EARLY TERMINATION AND PURCHASE THE

**VEHICLE** You may purchase the Vehicle from the Lessor or a party designated by Finance Company at any time if You are not in default. If You have a Monthly Payment Lease, you must pay the following: (a) the Unpaid Adjusted Capitalized Cost, plus (b) the amount by which the lease end purchase option price (Item 10) exceeds the Residual Value (Item 7d), plus (c) official fees and taxes, plus (d) all other amounts then due under this lease (except charges for excess wear and use and mileage). You may also be charged a reasonable documentary fee if allowed by law. If You have an Advance Payment Lease, you must pay the following: (a) the lease end purchase option price (Item 10) less (b) any unearned Rent Charges, plus (c) official fees and taxes, plus (d) all other amounts then due under this lease (except charges for excess wear and use and mileage). You may also be charged a reasonable documentary fee if allowed by law.

**31. DEFINITION OF TERMS** Unpaid Adjusted Capitalized Cost If You have a Monthly Payment Lease, the Unpaid Adjusted Capitalized Cost is an amount that starts with the Adjusted Capitalized Cost and is reduced each month on the due date by the difference between the Base Monthly Payment and the part of the Rent Charge earned in that month on an actuarial basis.

If You have an Advance Payment Lease, the Unpaid Adjusted Capitalized Cost is an amount that starts with the Adjusted Capitalized Cost less the Base Payment. This amount is increased each month on the due date by the part of the Rent Charge earned in that month on an actuarial basis.

In both cases, rent charges are earned when due. Lessor or Finance Company will provide You with an explanation of the actuarial method upon request.

Fair Market Wholesale Value will be: (a) an amount agreed to by You and Lessor or Finance Company, or (b) the value which could be realized at the wholesale sale of the Vehicle, as determined by a professional appraisal obtained by You at Your expense within 10 days from termination from an independent third party agreeable to Finance Company, or (c) if not established by agreement or appraisal, the net amount received by Finance Company, Holder or its designated intermediary upon the sale of the Vehicle at wholesale or other commercially reasonable manner.

Monthly Payment If You have a Monthly Payment Lease, Monthly Payment is the Total Payment (Item 7m). If You have an Advance Payment Lease, Monthly Payment is the Total Payment (Item 7m) divided by the Lease Term in Months (Item 7n).

Base Monthly Payment If You have a Monthly Payment Lease, Base Monthly Payment is the Base Payment (Item 7i). If You have an Advance Payment Lease, Base Monthly Payment is the Base Payment (Item 7i) divided by the Lease Term in Months (Item 7n).

**32. CONTACT NUMBER FOR FINANCE COMPANY** Please contact Finance Company at the telephone number or website listed in this lease if You have any questions regarding terminating Your lease or purchasing the Vehicle.

**33. YOUR ODOMETER OBLIGATIONS** Federal law requires You to complete a statement of the Vehicle's mileage at the end of this lease. You may be fined and/or imprisoned if you do not complete the disclosure or if you make a false statement.

### DEFAULT AND LOSS OF VEHICLE

**34. DEFAULT** You will be in default if: (a) You fail to make any payment when due, or (b) a bankruptcy petition is filed by or against You, or (c) any governmental authority seizes the Vehicle and does not promptly and unconditionally release the Vehicle to You, or (d) You have provided false or misleading material information when applying for this lease, or (e) You fail to keep any other agreement in this lease.

If You are in default, Finance Company may cancel this lease, take back the Vehicle and sell it at a public or private sale. You also give Finance Company the right to go on Your property to peacefully retake the Vehicle.

If Finance Company retakes the Vehicle, You must pay at once: (a) the difference, if any, between the Unpaid Adjusted Capitalized Cost and the value which could be realized at the wholesale sale of the Vehicle, plus (b) any other amounts then due under the lease (except charges for excess wear and use and mileage). If You entered into an Advance Payment Lease, and the value which could be realized at the wholesale sale of the Vehicle exceeds the Unpaid Adjusted Capitalized Cost, You will receive a credit for the difference.

The value which could be realized at the wholesale sale of the Vehicle will be: (a) the net amount received by Finance Company, Holder or its designated intermediary upon the sale of the vehicle at wholesale or other commercially reasonable manner, or (b) as determined by a professional appraisal obtained by You at Your expense within 10 days from default, from an independent third party agreeable to Finance Company. You must also pay all expenses, including reasonable attorneys fees, payable by Finance Company to obtain, hold and sell the Vehicle, collect amounts due and enforce Holder's rights under this lease.

**35. THEFT OR DESTRUCTION OF VEHICLE** If the Vehicle is stolen or destroyed, the amount You owe will depend upon whether You had the required insurance in effect and the claim for the Vehicle is fully honored. If Finance Company does not receive the full insurance proceeds, You will pay to Finance Company the following: (a) the Unpaid Adjusted Capitalized Cost, plus (b) all other amounts then due under the lease (except charges for excess wear and use and mileage), less (c) any insurance proceeds received by Finance Company.

GAP Waiver If You had in effect the insurance required under this lease and Finance Company receives the full insurance proceeds, You will not be required to pay the difference (GAP) between the Unpaid Adjusted Capitalized Cost and the insurance proceeds. You will only be required to pay: (a) any past due Monthly Payments, plus (b) the amount of the applicable insurance deductible, plus (c) all other amounts then due under this lease (except charges for excess wear and use and mileage).

Even if the Vehicle is insured, if You have a Monthly Payment Lease, until Finance Company receives payment of the insurance proceeds, You agree to continue to make Your Monthly Payments. If You have an Advance Payment Lease, after any insurance proceeds are paid, You will receive a credit equal to the Base Monthly Payment multiplied by the number of remaining months in the Lease Term in Months, beginning with the month immediately following the date of theft or destruction.

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## ODOMETER DISCLOSURE STATEMENT

DEAL 1496

TRADE IN  
9,000

eOne LLC.

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

I, DAVID C LANE

(TRANSFEROR'S NAME - PRINT)

state that the odometer now

fer of ownership.

reads 101764 (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

☐

(1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.

or's name, (Print) state that the  
ge this reflects the actual mileage

☐

(2) I hereby certify that the odometer reading is **NOT** the actual mileage.

WARNING — ODOMETER DISCREPANCY.

ffects the amount of

MAKE FORDMODEL F-150BODY  
TYPE PI

s NOT the actual mileage.

VEHICLE  
IDENTIFICATION NUMBER1FTFX1EV6AKB23300YEAR 2010Body Type XL 4WD SuperCab 6.5' BoxTRANSFEROR'S NAME DAVID C LANE

(PRINTED NAME)

TRANSFEROR'S ADDRESS (STREET)

CAB East LLC

(CITY)

(STATE)

(ZIP CODE)

P.O. Box 105704

(Street)

TRANSFEROR'S NAME X

(SIGNATURE)

DATE OF STATEMENT 06/23/2017

GA

30348-5704

(State)

(Zip Code)

TRANSFEEE'S NAME FAITH'S FORD LLCand c. Lane1147 PUTNEY RDDAVID LANE

(Printed Name)

TRANSFEEE'S ADDRESS (STREET)

BRATTLEBORO

VT

05301-9052

(CITY)

(STATE)

(ZIP CODE)

TRANSFEEE'S NAME X

(SIGNATURE)

CHARLIE CARTER

(PRINTED NAME)

FORM NHADS-65-2 (2-Part)  
NHADS-65-3 (3-Part)

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120117 Lane (ID 156748)

From:  
Sent: Thursday, November 30, 2017 11:41 PM  
To: AGO - CAP  
Subject: David C. Lane ID # WB17-01257  
Attachments: 2017 F150 fees \_NEW.pdf; 2017 f150 insurance coverage \_NEW.pdf; 2017 f150 lease agreement \_NEW.pdf; 2017 f150 lease milage \_NEW.pdf; 2017 f150 signature page\_NEW.pdf; 2017 lease agreement f150\_NEW.pdf; 2017 lease vehicle id\_NEW.pdf; financial lease details.pdf; credit application.pdf; page 2 credit application 2017 f150.pdf; 2010 F150 truck miles vin .pdf; 2010 F150 Truck payment.pdf; discharge summarey july 1 2017.pdf; june 26th hospitalization 2017.pdf; nuero psyc page 15 summary.pdf; nuero psyc summary.pdf; nuero psyc summary page 16.pdf

Importance: High

David C. Lane ID # WB17-01257 please notice the signature page on the lease and credit report is not on the page with the details.

I electronically filed a complaint with the id number above. this e-mail contains attachments documentation for that file.

please acknowledge you have received this e-mail

Brenda Davis 802-257-5051 or cell 802-451-9648 chiro@svcable.net

294 US Rte 5, Dummerston, Vt. 05301

enclosed 16 PDF files

- 3 nuero psyc
- 2 hospital summaries
- 2 F150 2010 details
- 2 credit application
- 6 lease pdf files
- 1 proof of insurance



**Mileage and Condition Information**Customer 1 - Name and Address (Including County)  
DAVID LANECustomer 2 - Name and Address (Including County)  
N/ADealer - Name and Address  
Faith's Ford  
1147 Putney Rd  
Brattleboro, VT 05301

Year/Make/Model	Vehicle Identification Number	Mileage	Term (mo.)
2017 Ford F-150	1FTEX1EP5HFA49913	104	36

**Mileage Option Selection.** This section is informational and is designed to help clarify the many mileage options available. You have reviewed all options and determined that the mileage allowance per year checked below best meets your driving needs.

- ☐ 7,500 miles per year (Lincoln Lease vehicles only)  
☒ 10,500 miles per year  
☐ 12,000 miles per year  
☐ 13,500 miles per year  
☐ 15,000 miles per year  
☐ 16,500 miles per year  
☐ 18,000 miles per year  
☐ 19,500 miles per year (Additional miles may have been purchased with this option)

The average miles driven per year on your previous vehicle was \_\_\_\_\_

**FOR USE WITH DEMONSTRATOR AND SERVICE LOANER VEHICLES ONLY**

**Demonstrator/Service Loaner Vehicle Condition Information.** Your initials below certify you understand the vehicle described above has been used or operated as a demonstrator or service loaner vehicle. You also certify that you have completed an inspection of the vehicle and are satisfied with the like-new condition. A N/A A N/A

(Customer 1 / Customer 2 Initials)

Customer 1: B <i>David c Lane</i>	Date: 06/23/2017
Customer 2: B <i>N/A</i>	Date: N/A
Dealer: B <i>[Signature]</i>	Date: 06/23/2017

FC 18864

Nov 15

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### SIGNATURES AND IMPORTANT NOTICES

**Modification:** This lease sets forth all of the agreements of Lessor and You for the lease of the Vehicle. There is no other agreement. Any change in this lease must be in writing and signed by You and Finance Company.

Lessee: DAVID LANE By: XC David Lane Title: N/A

Co-Lessee: N/A By: XC N/A Title: N/A

**NOTICE:** (1) Do not sign this lease before You read it or if it has any blank space to be filled in, (2) You have the right to get a filled-in paper copy of this lease. You acknowledge that You received a filled-in paper copy of this lease at the time You electronically signed it and notice of an assignment of this lease by the Lessor to Holder.

Lessee: DAVID LANE By: XD David Lane Title: N/A

Co-Lessee: N/A By: XD N/A Title: N/A

Lessor and Lessee are hereby notified that Holder has assigned to QI Exchange, in its capacity as Holder's qualified intermediary, its rights (but not its obligations) with respect to the purchase of this Vehicle and the sale of this Vehicle at lease termination.  
Lessor accepts this lease and assigns it to Holder under the terms of the lease plan agreement between Lessor and Holder.

Lessor: Faith's Ford By: XE af Title: Finance Manager

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**12. WARRANTY** The Vehicle is covered by any warranty indicated below:
☒ Standard new vehicle warranty provided by the manufacturer or distributor of the Vehicle.

☐ N/A
**13. OFFICIAL FEES AND TAXES \$** 884.23

The estimated total amount You will pay for official and license fees, registration, title and taxes over the term of Your lease, whether included with Your monthly payments or assessed otherwise. The actual total of fees and taxes may be higher or lower depending on the tax rates in effect or the value of the leased property at the time a fee or tax is assessed.

**14. VEHICLE INSURANCE MINIMUMS** You must insure the Vehicle during this lease. This insurance must be acceptable to Finance Company and protect You and Holder with (a) comprehensive fire and theft insurance with a maximum deductible amount of \$1,000; and (b) collision and upset insurance with a maximum deductible of \$1,000; and (c) automobile liability insurance with minimum limits for bodily injury or death of \$ 25,000.00 for any one person and \$ 50,000.00 for any one accident, and \$ 10,000.00 for property damage.

You will list the Holder as additional insured and loss payee under the insurance policy unless Lessor or Finance Company specifies otherwise. You must give Finance Company evidence of this insurance. (See Item 24)

**LESSOR IS NOT PROVIDING VEHICLE OR LIABILITY INSURANCE**

**15. OPTIONAL INSURANCE** These coverages are not required to enter into this lease and will not be provided unless You sign below. If insurance is to be obtained by Lessor, the coverages are shown in a notice given to You this date and are for the term of this lease.

a. Credit Life Insurance \$ N/A (Initial Coverage) \$ N/A (Premium)

N/A  
(Insured(s))

N/A  
(Insurance Company)

Lessee: XA N/A Co-Lessee: XA N/A

b. Credit Disability Insurance \$ N/A (Monthly Coverage) \$ N/A (Premium)

N/A  
(Insured(s))

N/A  
(Insurance Company)

Lessee: XB N/A Co-Lessee: XB N/A

**16. LATE PAYMENTS** You will pay a late charge on each payment that is not received within 10 days after it is due. The charge is 7.5% of the full amount of the scheduled payment or \$50.00 whichever is less.

**17. LESSOR SERVICES**

(See Item 22)

N/A

N/A

**18. RETURN CHECK CHARGE** You agree to pay a returned check charge of \$ N/A for each check, draft, or other order of payment that is dishonored for any reason.

**\*\*19. Itemization of Gross Capitalized Cost**

Agreed Upon Value of the Vehicle	Sales/Use Tax and Other Applicable Taxes	Title Fees	License and Registration Fees	Extended Warranty and Service Contract	Acquisition Fee	Documentation Fee
\$ 38,000.00	+\$ 579.23	+\$ 41.00	+\$ 112.00	+\$ N/A	+\$ 645.00	+\$ 399.00
Outs. Prior Credit Bal.	N/A	N/A	N/A	N/A	N/A	N/A
+\$ 9,403.30	+\$ N/A	+\$ N/A	+\$ N/A	+\$ N/A	+\$ N/A	+\$ N/A
N/A	N/A	N/A	N/A	N/A	N/A	N/A
+\$ N/A	+\$ N/A	+\$ N/A	+\$ N/A	+\$ N/A	+\$ N/A	+\$ N/A
N/A	N/A	N/A	N/A	N/A	N/A	Total Gross Capitalized Cost
+\$ N/A	+\$ N/A	+\$ N/A	+\$ N/A	+\$ N/A	+\$ N/A	= \$ 49,179.53

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## MOTOR VEHICLE LEASE AGREEMENT



FORD CREDIT

www.fordcredit.com

1-800-727-7000

DATE 06/23/2017

LESSEE (and Co-Lessee) Name and Address (Including County and Zip Code)

DAVID LANE

N/A

LESSOR (Name and Address)

Faith's Ford  
1147 Putney Rd  
Brattleboro, VT 05301

"Finance Company" is Ford Motor Credit Company The "Holder" is CAB East LLC and its assigns.

By signing "You" (Lessee and Co-Lessee) agree to lease this Vehicle according to the terms in this lease and the terms of the WearCare Addendum, if any, attached to this lease.

If Your payment schedule is shown in Item 2(a), You entered into a "Monthly Payment Lease."

If Your payment schedule is shown in Item 2(b), You entered into an "Advance Payment Lease."

New/Used	Mileage at Delivery	Year/Make/Model	Vehicle Identification Number	Vehicle Use
New	104	2017 Ford F-150	1FTEX1EP5HFA49913	Personal

# VEHICLE MAINTENANCE, INSURANCE AND USE

**20. VEHICLE USE AND SUBLEASING** You will not use, or permit others to use the Vehicle (a) in violation of any law, (b) contrary to the provisions of any insurance policies covering the Vehicle, (c) outside the state where first titled or registered for more than 30 days without Finance Company's written consent, (d) outside the United States, except for less than 30 days in Canada or Mexico or (e) as a private or public carrier. You will keep this lease and Vehicle free of all liens and encumbrances. You will not assign or sublease any interest in the Vehicle or lease without Finance Company's written consent.

**21. IMPLIED WARRANTIES** If the Vehicle is of a type normally used for personal use and the Lessor, or the Vehicle's manufacturer, extends a written warranty or service contract covering the Vehicle within 90 days from the date of this lease, You get implied warranties of merchantability and fitness for a particular purpose covering the Vehicle. Otherwise, You understand and agree that there are no such implied warranties, except as otherwise required by law.

**22. VEHICLE MAINTENANCE AND OPERATING COSTS** Proper Vehicle maintenance is Your responsibility. You must maintain and service the Vehicle at Your own expense, using materials that meet the manufacturer's specifications. This includes following the owner's manual and maintenance schedule, documenting maintenance performed, and making all needed repairs. You are also responsible for all operating costs such as gas and oil. Lessor will provide the service(s), if any, identified in the Lessor Services section under the terms of a separate agreement. (See Lessor Services, Item 17)

**23. COLLISION REPAIR** You are responsible for repairs of All Damage that is not a result of normal wear and use. These repairs include, but are not limited to, those necessary to return the Vehicle to its pre-accident condition, including repairs to Exterior Sheet Metal and Plastic Components, and to Vehicle Safety Systems, including air bag seat belt and bumper system components. Replacement of Sheet Metal and all other repairs must be made with Original Equipment Manufacturer parts. Discuss this requirement with Your insurance company prior to authorizing any collision repair work.

**24. VEHICLE INSURANCE** You must insure the Vehicle and the Holder as set forth in this lease under Item 14, "Vehicle Insurance Minimums." If the state where You title/register the Vehicle establishes higher Vehicle Insurance Minimums than those listed in this lease, You must insure the Vehicle and Holder at the amounts required by Your state. If You move to a state where Finance Company has established higher Vehicle Insurance Minimums than those listed in this lease, You must insure the Vehicle and Holder for these higher amounts. These amounts are minimum requirements and may not be sufficient to protect Your assets. You should consult Your insurance advisor to determine if additional insurance coverage is right for You.

You agree that Finance Company can file a claim under the insurance policy. You authorize the insurance company to provide Finance Company any information Finance Company believes necessary to make a claim. You agree that Finance Company may receive and sign Your name on any checks or drafts received by Finance Company from Your insurance provider. In addition, You authorize Finance Company to settle or release any claim under the insurance related to Holder's ownership of the Vehicle. You also assign to Holder any other insurance proceeds related to this lease or Holder's interest in the Vehicle.

**25. RETURNED INSURANCE PREMIUMS AND SERVICE CONTRACT CHARGES** This lease may contain charges for insurance, service contracts, or other contracts. You agree that Finance Company can claim benefits under these contracts. Unless prohibited by law, Finance Company may upon default or termination cancel these contracts to obtain refunds of unearned charges. You authorize Finance Company to subtract any refund from the amount You owe under this lease. If You receive a refund, You must pay the entire amount of the refund to Finance Company.

## ENDING YOUR LEASE

**26. TERMINATION** This lease will terminate (end) upon (a) the end of the term of this lease, (b) the return of the Vehicle to Lessor, or another place designated by Finance Company, and (c) the payment by You of all amounts owed under this lease. Finance Company may cancel this lease if You default.

**27. RETURN OF VEHICLE** If You do not buy the Vehicle at lease end, You must return it to Lessor unless Finance Company specifies another place. Prior to the scheduled return of the Vehicle, You may be requested to present the Vehicle for inspection at a reasonable time and location. Upon return of the Vehicle, You must pay the disposition fee, if any is shown in this lease under Item 3 "Other Charges." If You fail to return the Vehicle within 10 days after Your scheduled termination date, You will be charged one Monthly Payment and Your term will be extended one month. If You continue to fail to return the Vehicle You must pay damages to Finance Company, including amounts payable under default Payment of these amounts will not allow You to keep the Vehicle.

**28. STANDARDS FOR EXCESS WEAR AND USE** You are responsible for all repairs to the Vehicle that are not the result of normal wear and use. These repairs include, but are not limited to those necessary to repair or replace: (a) Tires that have sidewall damage/plugs, exposed cords/belts, or are unmatched for Vehicle or unsafe; (b) Electrical or Mechanical defects or malfunctions; (c) Glass, Paint, Body Panels, Trim and Grill Work that are broken, mismatched, chipped, scratched, pitted, cracked, or if applicable, dented; (d) Interior rips, stains, burns or damaged areas; (e) Replacement of any missing equipment or parts that were in or on the vehicle when delivered; and (f) All Damage which would be covered by collision or comprehensive insurance whether or not such insurance is actually in force. Replacement of Sheet Metal and all other repairs must be

made with Original Equipment Manufacturer parts. Your use or repair of the Vehicle must not invalidate any warranty. If You have not had the repairs made before the Vehicle is returned at the scheduled end of this lease, You will pay the estimated costs of such repairs, even if the repairs are not made prior to Holder's sale of the Vehicle. You will maintain the Odometer of the Vehicle so that it always reflects the Vehicle's actual mileage. If the odometer is at any time inoperative, You will provide us with reasonable evidence of the Vehicle's actual mileage at vehicle return. If You are unable to do so, You will pay us our estimate of any reduction of the Vehicle's wholesale value caused by the inability to determine the Vehicle's actual mileage.

**29. VOLUNTARY EARLY TERMINATION AND RETURN THE VEHICLE** You may terminate this lease early, if You are not in default, by returning the Vehicle to Lessor unless Finance Company designates another place. You must pay the following: (a) the amount by which the Unpaid Adjusted Capitalized Cost exceeds the Vehicle's Fair Market Wholesale Value, plus (b) all other amounts then due under the lease (except for excess wear and use and mileage). If You entered an Advance Payment Lease and the Vehicle's Fair Market Wholesale Value exceeds the Unpaid Adjusted Capitalized Cost, You will receive a credit for the difference.

*Alternatively,* You may choose to satisfy Your financial obligation under this section upon Vehicle return if You pay the following: (a) the unpaid remaining Monthly Payments, plus (b) any charges for excess wear and use and mileage, plus (c) all other amounts then due under the lease.

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**30. VOLUNTARY EARLY TERMINATION AND PURCHASE THE VEHICLE** You may purchase the Vehicle from the Lessor or a party designated by Finance Company at any time if You are not in default. If You have a Monthly Payment Lease, you must pay the following: (a) the Unpaid Adjusted Capitalized Cost, plus (b) the amount by which the lease end purchase option price (Item 10) exceeds the Residual Value (Item 7d), plus (c) official fees and taxes, plus (d) all other amounts then due under this lease (except charges for excess wear and use and mileage). You may also be charged a reasonable documentary fee if allowed by law. If You have an Advance Payment Lease, you must pay the following: (a) the lease end purchase option price (Item 10) less (b) any unearned Rent Charges, plus (c) official fees and taxes, plus (d) all other amounts then due under this lease (except charges for excess wear and use and mileage). You may also be charged a reasonable documentary fee if allowed by law.

**31. DEFINITION OF TERMS** Unpaid Adjusted Capitalized Cost If You have a Monthly Payment Lease, the Unpaid Adjusted Capitalized Cost is an amount that starts with the Adjusted Capitalized Cost and is reduced each month on the due date by the difference between the Base Monthly Payment and the part of the Rent Charge earned in that month on an actuarial basis.

If You have an Advance Payment Lease the Unpaid Adjusted Capitalized Cost is an amount that starts with the Adjusted Capitalized Cost less the Base Payment. This amount is increased each month on the due date by the part of the Rent Charge earned in that month on an actuarial basis.

In both cases, rent charges are earned when due. Lessor or Finance Company will provide You with an explanation of the actuarial method upon request.

Fair Market Wholesale Value will be: (a) an amount agreed to by You and Lessor or Finance Company, or (b) the value which could be realized at the wholesale sale of the Vehicle, as determined by a professional appraisal obtained by You at Your expense within 10 days from termination from an independent third party agreeable to Finance Company, or (c) if not established by agreement or appraisal, the net amount received by Finance Company, Holder or its designated intermediary upon the sale of the Vehicle at wholesale or other commercially reasonable manner.

Monthly Payment If You have a Monthly Payment Lease, Monthly Payment is the Total Payment (Item 7m). If You have an Advance Payment Lease, Monthly Payment is the Total Payment (Item 7m) divided by the Lease Term in Months (Item 7n).

Base Monthly Payment If You have a Monthly Payment Lease, Base Monthly Payment is the Base Payment (Item 7i). If You have an Advance Payment Lease, Base Monthly Payment is the Base Payment (Item 7i) divided by the Lease Term in Months (Item 7n).

**32. CONTACT NUMBER FOR FINANCE COMPANY** Please contact Finance Company at the telephone number or website listed in this lease if You have any questions regarding terminating Your lease or purchasing the Vehicle.

**33. YOUR ODOMETER OBLIGATIONS** Federal law requires You to complete a statement of the Vehicle's mileage at the end of this lease. You may be fined and/or imprisoned if you do not complete the disclosure or if you make a false statement.

#### DEFAULT AND LOSS OF VEHICLE

**34. DEFAULT** You will be in default if: (a) You fail to make any payment when due, or (b) a bankruptcy petition is filed by or against You, or (c) any governmental authority seizes the Vehicle and does not promptly and unconditionally release the Vehicle to You, or (d) You have provided false or misleading material information when applying for this lease, or (e) You fail to keep any other agreement in this lease.

If You are in default, Finance Company may cancel this lease, take back the Vehicle and sell it at a public or private sale. You also give Finance Company the right to go on Your property to peacefully retake the Vehicle.

If Finance Company retakes the Vehicle, You must pay at once: (a) the difference, if any, between the Unpaid Adjusted Capitalized Cost and the value which could be realized at the wholesale sale of the Vehicle, plus (b) any other amounts then due under the lease (except charges for excess wear and use and mileage). If You entered into an Advance Payment Lease, and the value which could be realized at the wholesale sale of the Vehicle exceeds the Unpaid Adjusted Capitalized Cost, You will receive a credit for the difference.

The value which could be realized at the wholesale sale of the Vehicle will be: (a) the net amount received by Finance Company, Holder or its designated intermediary upon the sale of the vehicle at wholesale or other commercially reasonable manner, or (b) as determined by a professional appraisal obtained by You at Your expense within 10 days from default, from an independent third party agreeable to Finance Company. You must also pay all expenses, including reasonable attorneys fees, payable by Finance Company to obtain, hold and sell the Vehicle, collect amounts due and enforce Holder's rights under this lease.

**35. THEFT OR DESTRUCTION OF VEHICLE** If the Vehicle is stolen or destroyed, the amount You owe will depend upon whether You had the required insurance in effect and the claim for the Vehicle is fully honored. If Finance Company does not receive the full insurance proceeds, You will pay to Finance Company the following: (a) the Unpaid Adjusted Capitalized Cost, plus (b) all other amounts then due under the lease (except charges for excess wear and use and mileage), less (c) any insurance proceeds received by Finance Company.

GAP Waiver If You had in effect the insurance required under this lease and Finance Company receives the full insurance proceeds, You will not be required to pay the difference (GAP) between the Unpaid Adjusted Capitalized Cost and the insurance proceeds. You will only be required to pay: (a) any past due Monthly Payments, plus (b) the amount of the applicable insurance deductible, plus (c) all other amounts then due under this lease (except charges for excess wear and use and mileage).

Even if the Vehicle is insured, if You have a Monthly Payment Lease until Finance Company receives payment of the insurance proceeds, You agree to continue to make Your Monthly Payments. If You have an Advance Payment Lease, after any insurance proceeds are paid, You will receive a credit equal to the Base Monthly Payment multiplied by the number of remaining months in the Lease Term in Months, beginning with the month immediately following the date of theft or destruction.

### SIGNATURES AND IMPORTANT NOTICES

**Modification:** This lease sets forth all of the agreements of Lessor and You for the lease of the Vehicle. There is no other agreement. Any change in this lease must be in writing and signed by You and Finance Company.

Lessee: DAVID LANE By: XC David Lane Title: N/A

Co-Lessee: N/A By: XC N/A Title: N/A

**NOTICE:** (1) Do not sign this lease before You read it or if it has any blank space to be filled in, (2) You have the right to get a filled-in paper copy of this lease. You acknowledge that You received a filled-in paper copy of this lease at the time You electronically signed it and notice of an assignment of this lease by the Lessor to Holder.

Lessee: DAVID LANE By: XD David Lane Title: N/A

Co-Lessee: N/A By: XD N/A Title: N/A

Lessor and Lessee are hereby notified that Holder has assigned to QI Exchange, in its capacity as Holder's qualified intermediary, its rights (but not its obligations) with respect to the purchase of this Vehicle and the sale of this Vehicle at lease termination.  
Lessor accepts this lease and assigns it to Holder under the terms of the lease plan agreement between Lessor and Holder.

Lessor: Faith's Ford By: XE Title: Finance Manager

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**Mileage and Condition Information**Customer 1 - Name and Address (Including County)  
DAVID LANECustomer 2 - Name and Address (Including County)  
N/A

Dealer - Name and Address

Faith's Ford  
1147 Putney Rd  
Brattleboro, VT 05301

Year/Make/Model	Vehicle Identification Number	Mileage	Term (mo.)
2017 Ford F-150	1FTEX1EP5HFA49913	104	36

**Mileage Option Selection.** This section is informational and is designed to help clarify the many mileage options available. You have reviewed all options and determined that the mileage allowance per year checked below best meets your driving needs.

- ☐ 7,500 miles per year (Lincoln Lease vehicles only)
- ☒ 10,500 miles per year
- ☐ 12,000 miles per year
- ☐ 13,500 miles per year
- ☐ 15,000 miles per year
- ☐ 16,500 miles per year
- ☐ 18,000 miles per year
- ☐ 19,500 miles per year (Additional miles may have been purchased with this option)

The average miles driven per year on your previous vehicle was \_\_\_\_\_.

**FOR USE WITH DEMONSTRATOR AND SERVICE LOANER VEHICLES ONLY**

**Demonstrator/Service Loaner Vehicle Condition Information.** Your initials below certify you understand the vehicle described above has been used or operated as a demonstrator or service loaner vehicle. You also certify that you have completed an inspection of the vehicle and are satisfied with the like-new condition. A N/A A N/A

(Customer 1 / Customer 2 Initials)

Customer 1: B <i>David c Lane</i>	Date: 06/23/2017
Customer 2: B N/A	Date: N/A
Dealer: B <i>PF</i>	Date: 06/23/2017

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### Certificate of Insurance

I. Account # <u>N/A</u>	
VIN # <u>1FTEX1EP5HFA49913</u>	
Policy # <u>aos-218-569897-407</u>	Effective Date <u>06/23/2017</u> Expiration Date <u>07/26/2018</u>
II. LESSEE INFORMATION	
Name: <u>DAVID LANE</u>	If company, Guarantor
S.S. #	Self Insured <input type="checkbox"/> Yes <input type="checkbox"/> No
D.L. #	Expiration Date <u>03/23/2021</u> State <u>VT</u>
Address	City
Phone	State Zip Code
III. AGENT / COMPANY INFORMATION (To be completed by dealer)	
Company <u>liberty mutual ins</u>	Address <u>N/A</u>
Agent Name <u>LIBERTY MUTUAL INS</u>	City <u>N/A</u>
Phone <u>(603) 357-0609</u>	State <u>N/A</u> Zip Code <u>N/A</u>
IV. VEHICLE INFORMATION	
Year <u>2017</u> Make <u>Ford</u> Model <u>F-150</u>	Capitalized cost <u>44729.09</u> Est. date of delivery <u>06/23/2017</u>
Is Coverage on current vehicle being deleted <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, Please provide: Year <u>N/A</u> Make <u>N/A</u> Model <u>N/A</u>	
V. DEALER INSURANCE VERIFICATION (POLICY REQUIREMENTS)	
RCL Car & Light Truck (16,000 Lb. GVW and Less) / Commercial Lease Car & Light Truck (19,500 Lb. GVW and less)	
Coverage	Minimum Actual
Body Injury & property damage or single limit	As shown in your lease agreement
Collision	up to \$1,000 deductible or as shown in your lease agreement
Comprehensive	up to \$1,000 deductible or as shown in your lease agreement
Commercial Lease Medium & Heavy Truck (over 19,500 Lb. GVW)	
Coverage	Minimum Actual
Single limit	\$500,000 (all except Tractors over 33,000 Lbs)
Collision	\$1,000,000 (Tractors over 33,000 Lbs)
Comprehensive	up to \$2,500 deductible
<p><u>CAB East LLC</u> shall be listed as <b>Additional Insured</b>. (to be identical to full name of HOLDER noted on lease agreement)</p> <p><u>CAB East LLC</u> shall be listed as <b>Loss Payee</b>. (to be identical to full name of HOLDER noted on lease agreement)</p> <p>Mailing Address: P.O. Box 390858, Minneapolis, MN 55439-0858</p> <p>***** Additional Insured and Loss Payee will be notified in writing at least 10 days in advance of a policy cancellation, non-renewal, or reduction in coverage.</p>	
VI. TO BE COMPLETED BY LESSEE	
This is to certify to <u>CAB East LLC</u> that, I <u>DAVID LANE</u> (holder noted on lease agreement) (please print full name)	
lessee of the leased vehicle above, authorize you (agent) to provide the requested coverage and to forward the appropriate documents to: <u>CAB East LLC</u> (holder noted on lease agreement)	
Lessee signature <u>David Lane</u>	Date <u>06/23/2017</u>
TO BE COMPLETED BY DEALER	
We certify that we have verified insurance coverage as listed above with the agent for the insurer on the described vehicle.	
Dealer signature <u>B</u>	Spoke to (print) <u>CHARLIE CARTER</u>
Phone # <u>N/A</u>	Info. taken by (print) <u>CHARLIE CARTER</u>
Date <u>06/23/2017</u>	
COMPANY USE ONLY	
Processed By	
Date	

FC-175B1-EL (04/12) Previous editions may NOT be used.

## Certificate of Insurance

I. Account # <u>N/A</u>	
VIN # <u>1FTEX1P5HFA49413</u>	
Policy # <u>aos-218-569887-40 7</u>	Effective Date <u>06/23/2017</u> Expiration Date <u>07/26/2018</u>
II. LESSEE INFORMATION	
Name: <u>DAVID LANE</u>	If company, Guarantor
S.S. # _____	Self Insured <input type="checkbox"/> Yes <input type="checkbox"/> No
D.L. # _____	Expiration Date <u>03/23/2021</u> State <u>VT</u>
Address <u>2</u>	City _____
Phone _____	State _____ Zip Code _____
III. AGENT / COMPANY INFORMATION (To be completed by dealer)	
Company <u>liberty mutual ins.</u>	Address <u>N/A</u>
Agent Name <u>LIBERTY MUTUAL INS</u>	City <u>N/A</u>
Phone <u>(603) 357-0609</u>	State <u>N/A</u> Zip Code <u>N/A</u>
IV. VEHICLE INFORMATION	
Year <u>2017</u> Make <u>Ford</u> Model <u>F-150</u>	Est. date of delivery <u>06/23/2017</u>
Capitalized cost <u>44729.00</u>	
Is Coverage on current vehicle being deleted <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, Please provide: Year <u>N/A</u> Make <u>N/A</u> Model <u>N/A</u>	
V. DEALER INSURANCE VERIFICATION (POLICY REQUIREMENTS)	
RCL Car & Light Truck (16,000 Lb. GVW and Less) / Commercial Lease Car & Light Truck (19,500 Lb. GVW and less)	
Coverage	Minimum Actual
Bodily Injury & property damage or single limit	As shown in your lease agreement
Collision	up to \$1,000 deductible or as shown in your lease agreement
Comprehensive	up to \$1,000 deductible or as shown in your lease agreement
Commercial Lease Medium & Heavy Truck (over 19,500 Lb. GVW)	
Coverage	Minimum Actual
Single limit	\$500,000 (all except Tractors over 33,000 Lbs)
Collision	\$1,000,000 (Tractors over 33,000 Lbs)
Comprehensive	up to \$2,500 deductible
<u>CAB East LLC</u> shall be listed as Additional Insured. (to be identical to full name of HOLDER noted on lease agreement)	
<u>CAB East LLC</u> shall be listed as Loss Payee. (to be identical to full name of HOLDER noted on lease agreement)	
Mailing Address: <u>P. O. Box 390858, Minneapolis, MN 55439-0858</u>	
***** Additional Insured and Loss Payee will be notified in writing at least 10 days in advance of a policy cancellation, non-renewal, or reduction in coverage.	
VI. TO BE COMPLETED BY LESSEE	
This is to certify to <u>CAB East LLC</u> that, I <u>DAVID LANE</u> (holder noted on lease agreement) (please print full name)	
lessee of the leased vehicle above, authorize you (agent) to provide the requested coverage and to forward the appropriate documents to <u>CAB East LLC</u> (holder noted on lease agreement)	
Lessee signature <u>David Lane</u> Date <u>06/23/2017</u>	
TO BE COMPLETED BY DEALER	
We certify that we have verified insurance coverage as listed above with the agent for the insurer on the described vehicle.	
Dealer signature <u>B</u> Spoke to (print) <u>CHARLIE CARTER</u> Info. taken by (print) <u>CHARLIE CARTER</u> Phone # <u>N/A</u> Date <u>06/23/2017</u>	COMPANY USE ONLY Processed By _____ Date _____

FC-17591-EL (04/12) Previous editions may NOT be used.



# VEHICLE MAINTENANCE, INSURANCE AND USE

20. **VEHICLE USE AND SUBLEASING** You will not use, or permit others to use the Vehicle (a) in violation of any law, (b) contrary to the provisions of any insurance policies covering the Vehicle, (c) outside the state where first titled or registered for more than 30 days without Finance Company's written consent, (d) outside the United States, except for less than 30 days in Canada or Mexico or (e) as a private or public carrier. You will keep this lease and Vehicle free of all liens and encumbrances. You will not assign or sublease any interest in the Vehicle or lease without Finance Company's written consent.
21. **IMPLIED WARRANTIES** If the Vehicle is of a type normally used for personal use and the Lessor, or the Vehicle's manufacturer, extends a written warranty or service contract covering the Vehicle within 90 days from the date of this lease, You get implied warranties of merchantability and fitness for a particular purpose covering the Vehicle. Otherwise, You understand and agree that there are no such implied warranties, except as otherwise required by law.
22. **VEHICLE MAINTENANCE AND OPERATING COSTS** Proper Vehicle maintenance is Your responsibility. You must maintain and service the Vehicle at Your own expense, using materials that meet the manufacturer's specifications. This includes following the owner's manual and maintenance schedule, documenting maintenance performed, and making all needed repairs. You are also responsible for all operating costs such as gas and oil. Lessor will provide the service(s), if any, identified in the Lessor Services section under the terms of a separate agreement. (See Lessor Services, Item 17)
23. **COLLISION REPAIR** You are responsible for repairs of All Damage that is not a result of normal wear and use. These repairs include, but are not limited to, those necessary to return the Vehicle to its pre-accident condition, including repairs to Exterior Sheet Metal and Plastic Components, and to Vehicle Safety Systems, including air bag seat belt and bumper system components. Replacement of Sheet Metal and all other repairs must be made with Original Equipment Manufacturer parts. Discuss this requirement with Your insurance company prior to authorizing any collision repair work.

24. **VEHICLE INSURANCE** You must insure the Vehicle and the Holder as set forth in this lease under Item 14, "Vehicle Insurance Minimums." If the state where You title/register the Vehicle establishes higher Vehicle Insurance Minimums than those listed in this lease, You must insure the Vehicle and Holder at the amounts required by Your state. If You move to a state where Finance Company has established higher Vehicle Insurance Minimums than those listed in this lease, You must insure the Vehicle and Holder for these higher amounts. These amounts are minimum requirements and may not be sufficient to protect Your assets. You should consult Your insurance advisor to determine if additional insurance coverage is right for You.

You agree that Finance Company can file a claim under the insurance policy. You authorize the insurance company to provide Finance Company any information Finance Company believes necessary to make a claim. You agree that Finance Company may receive and sign Your name on any checks or drafts received by Finance Company from Your insurance provider. In addition, You authorize Finance Company to settle or release any claim under the insurance related to Holder's ownership of the Vehicle. You also assign to Holder any other insurance proceeds related to this lease or Holder's interest in the Vehicle.

25. **RETURNED INSURANCE PREMIUMS AND SERVICE CONTRACT CHARGES** This lease may contain charges for insurance, service contracts, or other contracts. You agree that Finance Company can claim benefits under these contracts. Unless prohibited by law, Finance Company may upon default or termination cancel these contracts to obtain refunds of unearned charges. You authorize Finance Company to subtract any refund from the amount You owe under this lease. If You receive a refund, You must pay the entire amount of the refund to Finance Company.

## ENDING YOUR LEASE

26. **TERMINATION** This lease will terminate (end) upon (a) the end of the term of this lease, (b) the return of the Vehicle to Lessor, or another place designated by Finance Company, and (c) the payment by You of all amounts owed under this lease. Finance Company may cancel this lease if You default.
27. **RETURN OF VEHICLE** If You do not buy the Vehicle at lease end, You must return it to Lessor unless Finance Company specifies another place. Prior to the scheduled return of the Vehicle, You may be requested to present the Vehicle for inspection at a reasonable time and location. Upon return of the Vehicle, You must pay the disposition fee, if any is shown in this lease under Item 3 "Other Charges." If You fail to return the Vehicle within 10 days after Your scheduled termination date, You will be charged one Monthly Payment and Your term will be extended one month. If You continue to fail to return the Vehicle You must pay damages to Finance Company, including amounts payable under default. Payment of these amounts will not allow You to keep the Vehicle.
28. **STANDARDS FOR EXCESS WEAR AND USE** You are responsible for all repairs to the Vehicle that are not the result of normal wear and use. These repairs include, but are not limited to those necessary to repair or replace: (a) Tires that have sidewall damage/plugs, exposed cords/belts, or are unmatched for Vehicle or unsafe; (b) Electrical or Mechanical defects or malfunctions; (c) Glass, Paint, Body Panels, Trim and Grill Work that are broken, mismatched, chipped, scratched, pitted, cracked, or if applicable, dented; (d) Interior rips, stains, burns or damaged areas; (e) Replacement of any missing equipment or parts that were in or on the vehicle when delivered; and (f) All Damage which would be covered by collision or comprehensive insurance whether or not such insurance is actually in force. Replacement of Sheet Metal and all other repairs must be

made with Original Equipment Manufacturer parts. Your use or repair of the Vehicle must not invalidate any warranty. If You have not had the repairs made before the Vehicle is returned at the scheduled end of this lease, You will pay the estimated costs of such repairs, even if the repairs are not made prior to Holder's sale of the Vehicle. You will maintain the Odometer of the Vehicle so that it always reflects the Vehicle's actual mileage. If the odometer is at any time inoperative, You will provide us with reasonable evidence of the Vehicle's actual mileage at vehicle return. If You are unable to do so, You will pay us our estimate of any reduction of the Vehicle's wholesale value caused by the inability to determine the Vehicle's actual mileage.

29. **VOLUNTARY EARLY TERMINATION AND RETURN THE VEHICLE** You may terminate this lease early, if You are not in default, by returning the Vehicle to Lessor unless Finance Company designates another place. You must pay the following: (a) the amount by which the Unpaid Adjusted Capitalized Cost exceeds the Vehicle's Fair Market Wholesale Value, plus (b) all other amounts then due under the lease (except for excess wear and use and mileage). If You entered an Advance Payment Lease and the Vehicle's Fair Market Wholesale Value exceeds the Unpaid Adjusted Capitalized Cost, You will receive a credit for the difference.

Alternatively, You may choose to satisfy Your financial obligation under this section upon Vehicle return if You pay the following: (a) the unpaid remaining Monthly Payments, plus (b) any charges for excess wear and use and mileage, plus (c) all other amounts then due under the lease.

True and Accurate Completed Copy - UCC Non-Authoritative Copy

True and Accurate Completed Copy - UCC Non-Authoritative Copy

True and Accurate Completed Copy - UCC Non-Authoritative Copy

True and Accurate Completed Copy - UCC Non-Authoritative Copy

### 30. VOLUNTARY EARLY TERMINATION AND PURCHASE THE VEHICLE

You may purchase the Vehicle from the Lessor or a party designated by Finance Company at any time if You are not in default. If You have a Monthly Payment Lease, you must pay the following: (a) the Unpaid Adjusted Capitalized Cost, plus (b) the amount by which the lease end purchase option price (Item 10) exceeds the Residual Value (Item 7d), plus (c) official fees and taxes, plus (d) all other amounts then due under this lease (except charges for excess wear and use and mileage). You may also be charged a reasonable documentary fee if allowed by law. If You have an Advance Payment Lease, you must pay the following: (a) the lease end purchase option price (Item 10) less (b) any unearned Rent Charges, plus (c) official fees and taxes, plus (d) all other amounts then due under this lease (except charges for excess wear and use and mileage). You may also be charged a reasonable documentary fee if allowed by law.

31. **DEFINITION OF TERMS** Unpaid Adjusted Capitalized Cost If You have a Monthly Payment Lease, the Unpaid Adjusted Capitalized Cost is an amount that starts with the Adjusted Capitalized Cost and is reduced each month on the due date by the difference between the Base Monthly Payment and the part of the Rent Charge earned in that month on an actuarial basis.

If You have an Advance Payment Lease, the Unpaid Adjusted Capitalized Cost is an amount that starts with the Adjusted Capitalized Cost less the Base Payment. This amount is increased each month on the due date by the part of the Rent Charge earned in that month on an actuarial basis.

In both cases, rent charges are earned when due. Lessor or Finance Company will provide You with an explanation of the actuarial method upon request.

Fair Market Wholesale Value will be: (a) an amount agreed to by You and Lessor or Finance Company, or (b) the value which could be realized at the wholesale sale of the Vehicle, as determined by a professional appraisal obtained by You at Your expense within 10 days from termination from an independent third party agreeable to Finance Company, or (c) if not established by agreement or appraisal, the net amount received by Finance Company, Holder or its designated intermediary upon the sale of the Vehicle at wholesale or other commercially reasonable manner.

Monthly Payment If You have a Monthly Payment Lease, Monthly Payment is the Total Payment (Item 7m). If You have an Advance Payment Lease, Monthly Payment is the Total Payment (Item 7m) divided by the Lease Term in Months (Item 7n).

Base Monthly Payment If You have a Monthly Payment Lease, Base Monthly Payment is the Base Payment (Item 7i). If You have an Advance Payment Lease, Base Monthly Payment is the Base Payment (Item 7i) divided by the Lease Term in Months (Item 7n).

32. **CONTACT NUMBER FOR FINANCE COMPANY** Please contact Finance Company at the telephone number or website listed in this lease if You have any questions regarding terminating Your lease or purchasing the Vehicle.

33. **YOUR ODOMETER OBLIGATIONS** Federal law requires You to complete a statement of the Vehicle's mileage at the end of this lease. You may be fined and/or imprisoned if you do not complete the disclosure or if you make a false statement.

### DEFAULT AND LOSS OF VEHICLE

34. **DEFAULT** You will be in default if: (a) You fail to make any payment when due, or (b) a bankruptcy petition is filed by or against You, or (c) any governmental authority seizes the Vehicle and does not promptly and unconditionally release the Vehicle to You, or (d) You have provided false or misleading material information when applying for this lease, or (e) You fail to keep any other agreement in this lease.

If You are in default, Finance Company may cancel this lease, take back the Vehicle and sell it at a public or private sale. You also give Finance Company the right to go on Your property to peacefully retake the Vehicle.

- If Finance Company retakes the Vehicle, You must pay at once: (a) the difference, if any, between the Unpaid Adjusted Capitalized Cost and the value which could be realized at the wholesale sale of the Vehicle, plus (b) any other amounts then due under the lease (except charges for excess wear and use and mileage). If You entered into an Advance Payment Lease, and the value which could be realized at the wholesale sale of the Vehicle exceeds the Unpaid Adjusted Capitalized Cost, You will receive a credit for the difference.

The value which could be realized at the wholesale sale of the Vehicle will be: (a) the net amount received by Finance Company, Holder or its designated intermediary upon the sale of the vehicle at wholesale or other commercially reasonable manner, or (b) as determined by a professional appraisal obtained by You at Your expense within 10 days from default, from an independent third party agreeable to Finance Company. You must also pay all expenses, including reasonable attorneys fees, payable by Finance Company to obtain, hold and sell the Vehicle, collect amounts due and enforce Holder's rights under this lease.

35. **THEFT OR DESTRUCTION OF VEHICLE** If the Vehicle is stolen or destroyed, the amount You owe will depend upon whether You had the required insurance in effect and the claim for the Vehicle is fully honored. If Finance Company does not receive the full insurance proceeds, You will pay to Finance Company the following: (a) the Unpaid Adjusted Capitalized Cost, plus (b) all other amounts then due under the lease (except charges for excess wear and use and mileage), less (c) any insurance proceeds received by Finance Company.

GAP Waiver If You had in effect the insurance required under this lease and Finance Company receives the full insurance proceeds, You will not be required to pay the difference (GAP) between the Unpaid Adjusted Capitalized Cost and the insurance proceeds. You will only be required to pay: (a) any past due Monthly Payments, plus (b) the amount of the applicable insurance deductible, plus (c) all other amounts then due under this lease (except charges for excess wear and use and mileage).

Even if the Vehicle is insured, if You have a Monthly Payment Lease, until Finance Company receives payment of the insurance proceeds, You agree to continue to make Your Monthly Payments. If You have an Advance Payment Lease, after any insurance proceeds are paid, You will receive a credit equal to the Base Monthly Payment multiplied by the number of remaining months in the Lease Term in Months, beginning with the month immediately following the date of theft or destruction.

## MOTOR VEHICLE LEASE AGREEMENT



FORD CREDIT

www.fordcredit.com

1-800-727-7000

DATE 06/23/2017

LESSEE (and Co-Lessee) Name and Address (Including County and Zip Code)

DAVID LANE

N/A

LESSOR (Name and Address):

Faith's Ford  
1147 Putney Rd  
Brattleboro, VT 05301

"Finance Company" is Ford Motor Credit Company The "Holder" is CAB East LLC and its assigns.

By signing "You" (Lessee and Co-Lessee) agree to lease this Vehicle according to the terms in this lease and the terms of the WearCare Addendum, if any, attached to this lease.

If Your payment schedule is shown in Item 2(a), You entered into a "Monthly Payment Lease."

If Your payment schedule is shown in Item 2(b), You entered into an "Advance Payment Lease."

New/Used	Mileage at Delivery	Year/Make/Model	Vehicle Identification Number	Vehicle Use
New	104	2017 Ford F-150	1FTEX1EP5HFA49913	Personal

1. Amount Due At Lease Signing or Delivery (Itemized Below) *	2. Payments (a) Monthly Payments Your first payment of \$ 599.56 is due on 06/23/2017, followed by 35 payments of \$ 599.56 due on the 23rd day of each month. The total of Your monthly payments is \$ 21,584.16. (b) Advance Payment Your Payment of \$ N/A is due on N/A. The total of Your payment is \$ N/A.	3. Other Charges (not part of Your monthly payment) Disposition fee (if You do not purchase the Vehicle) \$ N/A N/A N/A Total \$ N/A	4. Total of Payments (The amount You will have paid by the end of the lease)
\$ 5,050.00			\$ 26,034.60

5. Amounts Due At Lease Signing or Delivery:		6. How the Amount Due At Lease Signing or Delivery will be paid:	
a. Capitalized cost reduction	\$ 4,450.44	a. Net trade-in allowance	\$ 0.00
b. First monthly payment	599.56	b. Rebates and noncash credits	4,050.00
c. Advance payment	N/A	c. Amount to be paid in cash	1,000.00
d. Refundable security deposit	N/A	d. N/A	N/A
e. Title fees	N/A		
f. Registration fees	N/A		
g. Acquisition fee	N/A		
h. N/A	N/A		
i. N/A	N/A		
j. N/A	N/A		
k. N/A	N/A		
l. N/A	N/A		
m. N/A	N/A		
n. N/A	N/A		
o. N/A	N/A		
p. N/A	N/A		
q. N/A	N/A		
r. N/A	N/A		
s. N/A	N/A		
t. N/A	N/A		
u. N/A	N/A		
Total	\$ 5,050.00	Total	\$ 5,050.00

7. Your payment is determined as shown below:	
a. Gross capitalized cost. The agreed upon value of the Vehicle (\$ 38,000.00 ) and any items You pay over the lease term (such as service contracts, insurance, and any outstanding prior credit or lease balance) (See Item 19)**	\$ 49,179.53
b. Capitalized cost reduction. The amount of any net trade-in allowance, rebate, noncash credit, or cash that You pay that reduces the gross capitalized cost.	4,450.44
c. Adjusted capitalized cost. The amount used in calculating Your base payment.	44,729.09
d. Residual value. The value of the Vehicle at the end of the lease used in calculating Your base payment.	24,095.25
e. Depreciation and any amortized amounts. The amounts charged for the Vehicle's decline in value through normal use and for other items paid over the lease term.	20,033.84
f. Rent charge. The amount charged in addition to the depreciation and any amortized amounts.	1,550.32
g. Total of base payments. The depreciation and any amortized amounts plus the rent charge.	21,584.16
h. Lease payments. The number of payments in Your lease.	35
i. Base payment.	599.56
j. Sales / Use tax.	N/A
k. N/A	N/A
l. N/A	N/A
m. Total payment.	\$ 599.56
n. Lease term in months.	36

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

8. **Excess Wear and Use.** You may be charged for excessive wear based on our standards for normal use. At the scheduled end of this lease unless You purchase the Vehicle, You must pay to Lessor \$0.20 per mile for each mile in excess of 31,604 miles shown on the odometer. See items 23 and 28 and the WearCare Addendum, if any, attached to this lease for additional excess wear and use terms.

9. **Extra Mileage Option Credit.** At the scheduled end of this lease, You will receive a credit of \$0. N/A per unused mile for the number of unused miles between 31,604 and 31,604 miles, less any amounts You owe under this lease. You will not receive any credit if the Vehicle is destroyed, if You terminate Your lease early, exercise any purchase option, are in default or the credit is less than \$1.00.

10. **Purchase Option at End of Lease Term.** \$ 24,095.25 plus official fees and taxes, and a reasonable documentary fee if allowed by law, is Your lease end purchase option price. You have the option to purchase the Vehicle at the end of the lease term from a party designated by the Holder for the purchase option price if You are not in default.

11. **Other Important Terms.** See Your lease documents for additional information on early termination, purchase option and maintenance responsibilities, warranties, late and default charges, insurance, and any security interests, if applicable.

True and Accurate Completed Copy - UCC Non-Authentic Copy

True and Accurate Completed Copy - UCC Non-Authentic Copy

RouteOne Credit Application: Applicant

COPY

Title (optional)	Last Name	First	Middle	Suffix	Date of Birth	Soc. Sec. #
	LANE	DAVID				
Present Address Line 1			Time at Present Address		Driver's License # / State	
			20 years 0 months			
Present Address Line 2			City	County	State	ZIP
Previous Address Line 1			Time at Previous Address		Present Address Urbanization Code	
Previous Address Line 2			City		State	ZIP
Home Phone		Cellular Phone				
Education						
Unknown						
No. of Dependents		Preferred Email				
Current Employment Title			Employment Status		Employment Type	
RETIRED			Retired			
Current Employer			RETIRED			
Current Employer Address Line 1						
Current Employer Address Line 2						
Current Employer Phone Number			Business Ph. Ext.	Time at Current Job	Business Email Address	
				7 years 0 months		
Previous Employer		Previous Occupation		Previous Employer Phone Number		Time at Previous Job
Previous Employer Address Line 1						
Previous Employer Address Line 2						
City State ZIP						
<p>Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</p>						
Gross Income	Income Received	Other Income Source	Other Income	Other Income Received	Monthly Support/Alimony Received	
\$5,115.00	Monthly					
Residence Type						
Renting/Leasing						
Landlord Name / Mortgage Co.			Landlord / Mortgage Phone Number		Monthly Rent / Mortgage Payment	
					\$600.00	
Bank Name					Bank Account Type Code	
Creditor Reference #1 - Name / Address				Creditor Balance #1	Creditor Monthly Payment #1	
Creditor Reference #2 - Name / Address				Creditor Balance #2	Creditor Monthly Payment #2	
Company Financing Auto Loan		Previous Auto Loan Acct #		Previous Auto Loan Balance		Previous Auto Loan Monthly Payment
Nearest Relative Last Name		First	Nearest Relative Address Line 1		Relationship	Phone #
Nearest Relative Address Line 2		City		State	ZIP	
Additional Reference #1 - Last Name		First Name	Address		City	State ZIP Phone
Additional Reference #2 - Last Name		First Name	Address		City	State ZIP Phone
Bankruptcy Indicator			Bankruptcy Date	Repossession Indicator		Repossession Date
Has not declared bankruptcy				Has not experienced repossession		

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## Credit Application

[X] You are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT -

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

By signing this application:

I authorize dealer and any finance company, bank or other financial institution to which the dealer submits my application ("you") to investigate my credit and employment history, verify my income, obtain credit reports, and release information about your credit experience with me as the law permits.

I further authorize you to forward my application and all related information to other creditors for evaluation as a method of effectuating my request for credit.

If an account is created, I authorize you to obtain credit reports for the purpose of reviewing or taking collection action on the account, or for other legitimate purposes associated with the account.

## Monitoring, Recording, and Collection Communications

I agree that you, your affiliates, agents and service providers may monitor and record telephone calls regarding my account to assure the quality of your service or for other reasons. I also expressly consent and agree to you, your affiliates, agents and service providers using written, electronic or verbal means to contact me as the law allows. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, emails and/or automatic telephone dialing systems. I agree you, your affiliates, agents and service providers may do so using any e-mail address or any telephone number I provide, now or in the future, including a number for a cellular phone or other wireless device, regardless of whether I incur charges as a result.

I certify that I have read and agree to the terms of this application and that the information in it is complete and true.

If you sign this credit application electronically, you intend that process to be your electronic signature on an electronic application, acknowledge receipt of all disclosures provided on the credit application, and give your authorization and consent to the recipient(s) of this application to take the actions identified in the credit application.

Credit Application Signature

Applicant: By David C. Lane Date 06/23/2017

Optional Consent

Applicant:

By signing below, you agree to receive advertisements or telemarketing messages using an automatic telephone dialing system or an artificial or prerecorded voice, on behalf of the dealer, finance source that purchases your retail installment sales contract or lease agreement, or both, at the following telephone number(s): 802-257-5051. You further acknowledge that your consent is not required as a condition of applying for or receiving an extension of credit.

Applicant: By \_\_\_\_\_ Date \_\_\_\_\_

# ODOMETER DISCLOSURE STATEMENT

Trade In  
91000

One LLC.

5.448 FX4 / Lariat / XL / XLT  
V8 FI SuperCab 4D Retail 12550

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

I, \_\_\_\_\_ (TRANSFEROR'S NAME - PRINT) state that the odometer now reads \_\_\_\_\_ (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

- ☐ (1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.
- ☐ (2) I hereby certify that the odometer reading is NOT the actual mileage.

WARNING — ODOMETER DISCREPANCY.

fer of ownership.  
ant.

or's name, Print) state that the  
ge this reflects the actual mileage

ffects the amount of

s NOT the actual mileage.

Body Type XL 4WD SuperCab 6.5' Box

CAB East LLC

P.O. Box 105704

(Street)

GA 30348-5704

(State) (Zip Code)

and c. Lee

DAVID LANE

(Printed Name)

FOP:M NHADS-65-2 (2-Part)  
NHADS-65-3 (3-Part)

True and Accurate Completed Copy - UCC Non-Authoritative Copy





**BANKING – THE DCU WAY**

Digital Federal Credit Union  
220 Donald Lynch Boulevard, P.O. Box 9130  
Marlborough, MA 01752-9130

For address correction, please log into Online Banking or contact our Information Center.

06/15/2017

## PAST DUE NOTICE

Our records indicate that your Auto loan is 15 days past due. Please forward payment immediately. If you have questions, please call toll free 877-250-9605 or 800-328-8797 x9038.

DCU may report information about your account to credit bureaus. Late, missed, or defaults on your accounts may be reflected in your credit report.



DAVID LANE

2-159



Our hours of operation are Monday - Thursday 8AM to 8PM -- Friday 8AM to 5PM and Saturday 9AM to 3PM EST

<b>NAME</b> DAVID LANE		<b>ACCOUNT</b> 5556069-142
		<b>PAST DUE AMOUNT</b> \$458.91
<b>PRINCIPAL BALANCE</b> \$18,685.98	<b>DUE DATE</b> 05/30/2017	<b>LATE CHARGE(S)</b> \$0.00
<b>TOTAL PAST DUE ==&gt;</b>		<b>\$458.91</b>

PLEASE DETACH AND SEND BOTTOM PORTION WITH YOUR REMITTANCE



**BANKING – THE DCU WAY**

For corrections to your contact information – address, phone, email contact our information center at 800-328-8797, online at DCU.org or visit one of our branches

**NAME** DAVID LANE  
**ACCOUNT** 5556069-142

**NOTICE DATE**  
06/15/2017

**DUE DATE**  
05/30/2017

**AMOUNT DUE**  
\$458.91

**AMOUNT ENCLOSED**

For address correction, please log into Online Banking or contact our Information Center.

DAVID LANE



DIGITAL FEDERAL CREDIT UNION  
P.O. Box 9129  
MARLBOROUGH, MA 01752-9129

Lane (ID 156375)

From: Paul Kruse <pkruse@faithsford.com>  
Sent: Monday, December 11, 2017 2:40 PM  
To: AGO - CAP  
Cc: Faith Mba  
Subject: Lane

Ava,  
Here is what I received from you today, below you will see my response with the date stamp which it was sent to you Thursday, October 26, 2017 2:51 PM copied from my sent file.

Please confirm that you now have this

Re: Complaint 2017-07435  
Dear Sir/Madam:  
Our records show that you have not responded to the above-noted complaint. Please notify us immediately of the steps you have taken to resolve this matter. Please respond using the Complaint Response Form located on our website. If you do not respond, we will assume you agree with the facts the complainant has presented to us.

Sincerely,

Ava Ambrose  
Consumer Advisor

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

Website: [consumer.vermont.gov](http://consumer.vermont.gov)  
Email: [ago.cap@vermont.gov](mailto:ago.cap@vermont.gov)  
Phone: (800) 649-2424 (toll free from VT phone) or (802) 656-3183

From: Paul Kruse  
Sent: Thursday, October 26, 2017 2:51 PM  
To: 'mailto:AGO.CAP@vermont.gov' <mailto:AGO.CAP@vermont.gov>  
Cc: Faith Mba <fmbs@faithsford.com>  
Subject: RE: Lane, David (Faith's Ford) CAP VT Complaint #2017-07435

These are the facts as we see them based on interviews with the employee's involved in this transaction.

On 6/22/17 David Lane came to Faith's Ford to look and the possibilities of purchasing or leasing an new vehicle.

He spoke with Scott Buehler one of our sales associates and made an appointment for 3:00 pm on

6/23/17 to look at the possibilities.

On 6/23/17 He came in and found a vehicle that he liked and suited his needs. Scott recalls some

discussion about the vehicle he was to trade in needing significant repairs.

Lane (ID 156375)

After numbers were presented and the financial requirements were communicated Mr. Lane left the dealership to check on his finances for down payment etc. Mr. Lane returned to the dealership and indicated the all was in order and wanted to proceed with the transaction.

At this time the delivery was completed and Mr. Lane and Scott transferred all of his belongings from the trade to the new vehicle. Mr. Lane drove away.

By all accounts including my own as I was present. Mr. Lane appeared normal and competent and somewhat excited about this transaction and the vehicle.

On 06/24/17 Mr. Lane came back to the dealership and had a conversation with Mr. Buhler expressing that "he loved" his new truck and was very happy and brought the spare key for his trade.

On 06/29/17 Bruce Merrill received a phone call that Mr. Lane had suffered a stroke and asked to return the truck.

At this point all transactions were complete.

This transaction started completely amicable and has obviously turned out to be otherwise. Through

and including an appeal to Ford by Mr. Lane or representative.

It is my position that Faith's Ford based on the facts that this transaction was handled in a 100% professional manner.

Part of the transaction was a \$1000 down payment the check copies are attached and are not

postdated. The customer closed the account prior to the check being cashed and to date has not paid the payment.

Also attached is the credit application signed by the customer showing monthly income.

The trade payoff was \$18403.30 we valued his 2010 f150 with over 100,000 miles at \$9000.

We were unable to undo this transaction. I simply refute the accusation that Faith's Ford manipulated, pressured or forced the documents or Mr. Lane in this transaction.

It is clear that there was deception on his part regarding the handling of the down payment. And his stated income. I stand ready to assist in the resolution in anyway regarding this matter.

Paul Kruse  
General Manager  
Faith's Ford  
1147 Putney Road  
Brattleboro, VT, 05301  
802-246-3116 (direct line)

Lane, David (Faith's Ford) CAP 2017-07435 (ID 156800)  
From: AGO - CAP  
Sent: Tuesday, December 19, 2017 11:36 AM  
To: 'Paul Kruse'  
Subject: Lane, David (Faith's Ford) CAP 2017-07435

Hello Paul,

Thank you for providing the response below. We have added it to the complaint file, and have forwarded a copy to the consumer for their review.

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](mailto:ago.cap@vermont.gov)  
Phone: 1-800-649-2424 / 802-656-3183

From: Paul Kruse [<mailto:pkruise@faithsford.com>]  
Sent: Monday, December 11, 2017 2:40 PM  
To: AGO - CAP <[AGO.CAP@vermont.gov](mailto:AGO.CAP@vermont.gov)>  
Cc: Faith Mba <[fmmba@faithsford.com](mailto:fmmba@faithsford.com)>  
Subject: Lane

Ava,  
Here is what I received from you today, below you will see my response with the date stamp which it was sent to you Thursday, October 26, 2017 2:51 PM copied from my sent file.

Please confirm that you now have this

Re: Complaint 2017-07435

Dear Sir/Madam:

Our records show that you have not responded to the above-noted complaint. Please notify us

immediately of the steps you have taken to resolve this matter. Please respond using the Complaint

Response Form located on our website. If you do not respond, we will assume you agree with the facts the complainant has presented to us.

Sincerely,

Ava Ambrose  
Consumer Advisor

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

website: [consumer.vermont.gov](http://consumer.vermont.gov)  
Email: [ago.cap@vermont.gov](mailto:ago.cap@vermont.gov)

Lane, David (Faith's Ford) CAP 2017-07435 (ID 156800)  
Phone: (800) 649-2424 (toll free from VT phone) or (802) 656-3183

From: Paul Kruse  
Sent: Thursday, October 26, 2017 2:51 PM  
To: 'mailto:AGO.CAP@vermont.gov' <mailto:AGO.CAP@vermont.gov>  
Cc: Faith Mba <fmmba@faithsford.com>  
Subject: RE: Lane, David (Faith's Ford) CAP VT Complaint #2017-07435

These are the facts as we see them based on interviews with the employee's involved in this transaction.

On 6/22/17 David Lane came to Faith's Ford to look and the possibilities of purchasing or leasing an new vehicle.  
He spoke with Scott Buehler one of our sales associates and made an appointment for 3:00 pm on 6/23/17 to look at the possibilities.  
On 6/23/17 He came in and found a vehicle that he liked and suited his needs. Scott recalls some discussion about the vehicle he was to trade in needing significant repairs. After numbers were presented and the financial requirements were communicated Mr. Lane left the dealership to check on his finances for down payment etc.  
Mr. Lane returned to the dealership and indicated the all was in order and wanted to proceed with the transaction.  
At this time the delivery was completed and Mr. Lane and Scott transferred all of his belongings from the trade to the new vehicle. Mr. Lane drove away.  
By all accounts including my own as I was present. Mr. Lane appeared normal and competent and somewhat excited about this transaction and the vehicle.  
On 06/24/17 Mr. Lane came back to the dealership and had a conversation with Mr. Buehler expressing that "he loved" his new truck and was very happy and brought the spare key for his trade.  
On 06/29/17 Bruce Merrill received a phone call that Mr. Lane had suffered a stroke and asked to return the truck.  
At this point all transactions were complete.  
This transaction started completely amicable and has obviously turned out to be otherwise. Through and including an appeal to Ford by Mr. Lane or representative.  
It is my position that Faith's Ford based on the facts that this transaction was handled in a 100% professional manner.  
Part of the transaction was a \$1000 down payment the check copies are attached and are not postdated. The customer closed the account prior to the check being cashed and to date has not paid the payment.  
Also attached is the credit application signed by the customer showing monthly income.  
The trade payoff was \$18403.30 we valued his 2010 f150 with over 100,000 miles at \$9000.  
We were unable to undo this transaction. I simply refute the accusation that Faith's Ford manipulated, pressured or forced the documents or Mr. Lane in this transaction.

Lane, David (Faith's Ford) CAP 2017-07435 (ID 156800)

It is clear that there was deception on his part regarding the handling of the down payment. And his stated income. I stand ready to assist in the resolution in anyway regarding this matter.

Paul Kruse  
General Manager  
Faith's Ford  
1147 Putney Road  
Brattleboro, VT, 05301  
802-246-3116 (direct line)





RE{3} David C. Lane ID # WB17-01257 (ID 156746)

From: AGO - CAP  
Sent: Friday, December 1, 2017 12:24 PM  
To:  
Subject: RE: David C. Lane ID # WB17-01257

Hello Brenda,

Thank you for providing additional documentation for Mr. Lane's complaint. Our office has deleted the following attachments because they contain personal private information that by law we cannot retain:

- \* discharge summary july 1 2017.pdf
- \* june 26th hospitalization 2017.pdf
- \* nuero psyc page 15 summary.pdf
- \* nuero psyc summary.pdf
- \* nuero psyc summary page 16.pdf

We will be processing the complaint for letter mediation with the remaining attachments.

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:  
Sent: Thursday, November 30, 2017 11:41 PM  
To: AGO - CAP <AGO.CAP@vermont.gov>  
Subject: David C. Lane ID # WB17-01257  
Importance: High

David C. Lane ID # WB17-01257 please notice the signature page on the lease and credit report is not on the page with the details.  
I electronically filed a complaint with the id number above. this e-mail contains attachments documentation for that file.  
please acknowledge you have received this e-mail  
Brenda Davis 802-257-5051 or cell 802-451-9648 chiro@svcable.net  
294 US Rte 5, Dummerston, Vt. 05301  
enclosed 16 PDF files

- 3 nuero psyc
- 2 hospital summaries
- 2 F150 2010 details
- 2 credit application
- 6 lease pdf files
- 1 proof of insurance



## Advisor, Cap

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**From:** AGO - CAP  
**Sent:** Friday, October 20, 2017 11:25 AM  
**To:** 'Kim Gauthier'  
**Subject:** Re: Lane, David (Faith's Ford) CAP VT Complaint #2017-07435  
**Attachments:** 101817 Lane (ID 152943).htm

Re: Complaint #2017-07435

Dear Kim Gauthier,

Our office has received the attached complaint with regard to a business that is a VADA member. As the complaint deals with the repossession of a vehicle, our office has offered our informal letter mediation process to the consumer and will be sending the complaint to the business for response.

Thank you,

Cameron Randlett  
Consumer Advisor

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

Website: [consumer.vermont.gov](http://consumer.vermont.gov)  
Email: [ago.cap@vermont.gov](mailto:ago.cap@vermont.gov)  
Phone: (800) 649-2424 (toll free from VT phone) or (802) 656-3183



# Autocap Case Record

Case #

**088-17**

Date Received

**10/25/2017**

Closed Date

**12/8 /2017**

Consumer-FIRSTN

**Susan**

Consumer-LASTNAM

**Hitchcock**

Date Acknowledged

**11/3 /2017**

Consumer Respons

**11/17/2017**

Complaint Type

**Warranty**

Purchase Date

**4 /27/2017**

Year/Make Model

**2011 Ford Fiesta**

Mileage

**76,730**

Price Sold

**\$7,800**

As Is

☐

Member Name

**Faith's Ford, LLC**

Member Contact

**Paul Kruze**

Member Response Due

**11/4 /2017**

Resolution Process

**Staff**

Panel

☐

Referred to

Resolution

**Dropped**

## Case Notes

**11/2 - Rec'd dealer response****11/3 - Mailed to consumer****12/8 - No response**

## Notes (Summary)

Consumer states that she should have been given a 2 year factory warranty when they purchased the car. Dealer sent in response but consumer never responded.

# **AUTOCAP**

## **AUTOMOTIVE CONSUMER ACTION PROGRAM**

November 3, 2017

AUTOCAP Case # 2017-07522

Susan Hitchcock

Dear Ms. Hitchcock,

AUTOCAP is in receipt of your complaint against Faith's Ford regarding your April 2017 purchase of a 2011 Ford Fiesta. Enclosed please find a response email and supporting documentation from Paul Kruse, General Manager with Faith's Ford. Please review and respond, in writing, within 10 business days or November 17, 2017. If we do not hear from you on or before November 17, 2017 your case will be closed and sent back to the Consumer Assistance Program officer where you originally filed your complaint.

Sincerely,



Kim Gauthier  
AUTOCAP Coordinator

From: Paul Kruse <pkruise@faithsford.com>

To: Kim Gauthier <vtautocap@aol.com>

Subject: RE: Hitchcock, Susan (Faith's Ford) 2017-07522

Date: Thu, Nov 2, 2017 11:41 am

Attachments: Hitchcock documents.pdf (1003K)

I have reviewed the vehicle price the customer was charged for the vehicle \$7800.00 and it is in line with the traditional vehicle estimate guides for retail.

Attached are two documents, one which shows that we offered the customer the option to purchase additional warranties. A gap Insurance was purchased all other products were declined by the customer. The other document is a 60 day 2000 mile warranty which was included in the purchase of the vehicle. The suggestion that the two employee's were discharged due to deceptive behavior is simply false. Our company and its employee's live and work locally and work hard to provide our customers with the best value possible. If the Hitchcock's wish to purchase an extended warranty we would be happy to guide them through that transaction.

**Paul Kruse**

General Manager

Faith's Ford

1147 Putney Road

Brattleboro, VT, 05301

802-246-3116 (direct line)

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

Sent: Wednesday, October 25, 2017 2:21 PM

To: Paul Kruse <pkruise@faithsford.com>

Subject: Fwd: Hitchcock, Susan (Faith's Ford) 2017-07522

Dear Paul,

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

# Optional Product Disclosure

## Faith's Ford, LLC

SILVER 2011 Ford Fiesta  
VIN: 3FADP4BJ8BM214265

PAUL HITCHCOCK

Sale Price: \$7,800.00 Sales Tax: \$491.94 Rebate: \$0.00 Cash Down: \$100.00 Trade Allowance: \$0.00 Payoff: \$0.00  
Documentation Fee: \$399.00 Other Fees: \$167.00 Base Payment: (60 months 3.99%): \$161.52 Total Amount Due: \$8,757.94

Product choices are available to all qualified customers in connection with the purchase/lease of a vehicle. For complete product details, please refer to the corresponding product contract.

You are not required to purchase any of the optional products identified below to obtain financing.

### Products Accepted

Gap Purchase 84 mo. / 999,000 miles
<ul style="list-style-type: none"> <li>Picks up where the insurance company leaves off</li> <li>In the event your vehicle is totaled or stolen and unrecovered, GAP pays the difference of your payoff and the insurance</li> </ul>

### Products Declined

WRAP NEW - New 120 mo. / 100,000 miles \$100.00 Disappearing Deductible	\$37.18 / mo.
<ul style="list-style-type: none"> <li>Pays 100% of covered Labor and Parts. Includes Towing, Rental and Roadside Assistance</li> <li>Comprehensive mechanical &amp; electrical breakdown coverage</li> </ul>	
Tire and Wheel with Curb 60 mo. / 999,999 miles	\$10.97 / mo.
<ul style="list-style-type: none"> <li>Protection from all road hazards</li> <li>Repair or replace all tires and wheels and charges associated with the repair or replacement.</li> </ul>	
Resistall	\$12.82 / mo.
<ul style="list-style-type: none"> <li>Keep your Car looking NEW and SHINY with this amazing product.</li> <li>Maintains resale value and appearance</li> </ul>	
Ford Maintenance	\$11.05 / mo.
<ul style="list-style-type: none"> <li>Ensures proper maintenance on your vehicle and offers convenience and exceptional value</li> <li>Prepays your vehicle's service visits to ensure proper maintenance</li> </ul>	
Undercoat/Rust Proofing	\$12.82 / mo.
DS-Ford 84 mo. / 999,999 miles	\$12.82 / mo.
<ul style="list-style-type: none"> <li>Covers dents and dings on your vehicle's exterior surfaces</li> </ul>	
Key Elite Class 1 \$500. 60 mo. / 999,999 miles	\$9.20 / mo.
<ul style="list-style-type: none"> <li>Replaces Key and Transmitter in the event it is stolen or lost and not recovered.</li> </ul>	

x \_\_\_\_\_  
Purchaser's Signature

x Susan A Hitchcock  
Co-purchaser's Signature

Paul Hitchcock  
Dealer Rep.

4/20/17  
Date  
Friday, April 28, 2017 2:25 PM



# Faith's Ford

1147 Putney Road  
Brattleboro, VT 05301  
802-258-2400

The warranty offered on Pre-Owned Vehicles is for  
**60 DAYS OR 2,000 MILES**  
(whichever comes first)  
and includes the following items:

- Each vehicle will meet safety requirements of the State of Vermont during the warranty period as certified by our licensed inspectors.
- The following 29 Components to certify eligibility for extended service contracts offered by the Ford Motor Company are covered:

## ENGINE

- All internal lubricated parts
- Cylinder block
- Cylinder heads
- Flywheel
- Manifold, exhaust
- Manifold, intake
- Oil Pan
- Seals and gaskets
- Thermostat
- Thermostat housing
- Timing chain cover
- Timing chain, gears or belt
- Turbocharger/Supercharger unit-factory installed
- Valve covers
- Water pump

## TRANSMISSION

- All internal parts
- Seals and gaskets
- Torque converter
- Transfer case
- Transmission case

## FRONT-WHEEL DRIVE

- Axle shafts
- Bearings, front-wheel
- Bearings, rear-wheel and axle hub
- Constant velocity and universal joints
- Final drive housing and all internal parts
- Hubs, automatic front locking (four-wheel drive)
- Locking rings (four-wheel drive)
- Seals and gaskets

## REAR-WHEEL DRIVE

- Axle shafts
- Bearings, front-wheel
- Bearings, rear-wheel and axle hub
- Drive axle housing and all internal parts
- Drive shaft
- Retainers
- Seals and gaskets
- Universal and constant velocity joints

Buyer Paul R Hitchcock  
Co-Buyer Susan M Hitchcock  
Dealer Representative \_\_\_\_\_

Date 04/27/17  
Date 04/27/17  
Date 04/27/17



AGS  
State of Vermont  
Office of the Attorney General  
Consumer assistance Program  
109 State Street  
Montpelier, VT.  
05609-1001

ONE AIR. EMP. DRUGS.

THOMAS J. DONOVAN, JR.  
ATTORNEY GENERAL

JOSHUA R. DIAMOND  
DEPUTY ATTORNEY GENERAL

WILLIAM E. GRIFFIN  
CHIEF ASST. ATTORNEY  
GENERAL



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

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

RECEIVED ON

OCT 12 '17

Attorney General's Office  
Consumer Division

AG-17-08395

## Auto Complaint Form

COMPLAINTS ARE PUBLIC RECORD, AND ALL DOCUMENTS YOU SEND US WILL BE SAVED ELECTRONICALLY.  
DO NOT SEND MATERIALS CONTAINING SOCIAL SECURITY NUMBERS, ACCOUNT NUMBERS OR OTHER SENSITIVE  
INFORMATION WITH YOUR COMPLAINT!

\* required

### Information about you:

Your Full Name (First and Last):\*

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

Your Address:\*

Your City:\*

Your State:\*

Your ZIP:\*

Your Daytime Phone:\*

Your E-mail Address:

Your Age:

Are you a senior citizen?

Are you a Veteran or Service Member (Y/N)?

☒ Yes ☐ No

Veteran N Service Member N

### Information about the business you are filing your complaint against:

Business Name:\*

Person You Dealt With:\*

Business Street Address:

Business City:\*

Business State:\*

Business ZIP:

Business Phone:

Business E-mail:

Susan Hitchcock

Faith's Ford

John

1147 Putney Rd

Brattleboro,

VT

05301

802-258-2400

Did you receive a Buyer's Guide? (Sales)

☐ Yes ☒ No  
(Please include a copy)

Is the issue relative to warranty repairs? (Service)

☒ Yes ☐ No  
(Please include repair orders and receipts)

Repair cost incurred? (Service)

Is your car being held due to nonpayment of a  
disputed repair bill? (Service)

☐ Yes ☒ No

If yes to above, please explain:

Check all issues that apply to your complaint and  
make sure you include all relevant  
documentation!\*

☐ Vehicle Condition  
(Documentation of representation such as  
advertisements, buyer's guide, sales agreement)

☐ Inspection  
(Inspection paperwork and information from the  
inspection sticker)

☐ Repair  
(Repair orders, dealer's "we owe" statement, warranty  
paperwork)

☐ Auto Parts  
(Receipts, notices of recall)

☐ Towing and Storage  
(Receipts, dates)

☐ Advertising or Representations  
(Advertisements, written representations, sales  
agreement, buyer's guide)

☐ Purchase Price  
(Sales agreement, window sticker, retail installment  
contract)

☐ Financing  
(Retail installment contract/financing)

☐ Repossession  
(Retail installment contract/financing, sales  
agreement, documents from the repossession co.)

**MOTOR VEHICLE  
PURCHASE CONTRACT**

DEALER ("YOU")

**Faith's Ford**  
1147 Putney Road  
Brattleboro, VT 05301  
802-258-2400

FOR CONSUMER  
USE ONLY

DATE: <u>04/27/17</u>		ORDER NO.	STOCK NO. <u>6507A</u>	SALESPERSON <u>GRIFFUS, JONATHAN</u>																																	
PURCHASER'S NAME(S) ("I" or "We") <u>PAUL R HITCHCOCK SUSAN M HITCHCOCK</u>			STREET ADDRESS																																		
CITY/STATE/ZIP			BUSINESS PHONE																																		
ENTER MY ORDER FOR (QUANTITY) <u>1</u>	NEW <input type="checkbox"/> USED <input checked="" type="checkbox"/>	FORMER USE (IF APPLICABLE)	DEMONSTRATOR <input type="checkbox"/>	POLICE CAR <input type="checkbox"/>	REBUILT INSURANCE-TOTAL <input type="checkbox"/>																																
Year <u>2011</u>	Make <u>FORD</u>	Model Name <u>FIESTA</u>	Body Style/Type <u>SD</u>	Model No. <u>P4B</u>	Transmission <input type="checkbox"/> Standard <input type="checkbox"/> Automatic																																
Vehicle Identification No. <u>3FADP4BJ8BM214265</u>		Color 1st <u>SILVER</u>	Interior 1st	Top	Odometer <u>76730</u> mi. <input type="checkbox"/> km. <input type="checkbox"/>																																
TRADE IN Year Make		WARRANTY INFORMATION		Social Security No.																																	
Model Type Color		This vehicle carries an express warranty. Purchaser may obtain a copy of such warranty from the dealer upon request at time of order and will receive the warranty at time of delivery.		Date of Birth																																	
V.I.N.				Employer ID No.																																	
Odometer (mi. <input type="checkbox"/> /km. <input type="checkbox"/> )				E-mail Address																																	
Transmission <input type="checkbox"/> Standard (Speeds) <input type="checkbox"/> Auto				Price of Unit \$ <u>7800.00</u>																																	
No. of Cyl. Pass. Doors.																																					
Salvage Title Yes <input type="checkbox"/> No <input type="checkbox"/>		REGISTRATION FEE/TITLE FEE SALES TAX																																			
PREVIOUS OWNER				Additional Equipment/Items																																	
City/State/Zip		Application for Title <input type="checkbox"/>																																			
LIENHOLDER		Application for Reg. <input type="checkbox"/> New <input type="checkbox"/> Transfer																																			
Address		Registration No.																																			
City/State/Zip		Registration Fee \$ <u>76.00</u>																																			
Acct. No. Check No.		Title Fee \$ <u>46.00</u>																																			
Balance Due \$		Sales Tax \$ <u>491.94</u>																																			
Additional Information-Vehicle Purchased				GAP INSURANCE <u>891.00</u>																																	
LIENHOLDER <u>RIVER VALLEY CREDIT</u>																																					
Address <u>PO BOX 8366 N</u>				Dealer Installed Accessories																																	
City/State/Zip <u>BRATTLEBORO VT 05304</u>																																					
INSURANCE CO.																																					
Agent/Branch																																					
Address/City																																					
<p>In the event I fail to take delivery of the vehicle purchased by me within forty-eight (48) hours after I have been notified by you that it is ready for delivery and pay the total contract price in the manner indicated, my deposit in the amount of \$ <u>100.00</u> may, at your option, be retained by you to compensate you in whole or in part for any loss sustained by you. Your right to retain my deposit shall be in addition to and not instead of any other right or remedy provided by applicable law including, without limiting the generality of the foregoing, the sale of the car or truck I agree to purchase. If the amount of my deposit exceeds actual damages sustained by you, you will promptly refund the difference to me.</p> <p>Purchaser's Initials <u>RH</u></p>																																					
<p>ALL REBATES AND SALES INCENTIVES OFFERED BY THE MANUFACTURER OR DISTRIBUTOR ARE HEREBY ASSIGNED TO THE DEALER.</p> <p>Purchaser's Initials <u>RH</u></p>																																					
<p>This contract is not binding upon either dealer or purchaser until the following conditions are met:</p> <p>(1) The contract is signed by dealer or his/her authorized representative;</p> <p>(2) Other: _____</p> <p>(3) Other: _____</p>																																					
<p>PURCHASER MAY CANCEL THIS CONTRACT AND RECEIVE A FULL REFUND AT ANY TIME UNTIL SHE RECEIVES A COPY OF THIS CONTRACT SIGNED BY AN AUTHORIZED DEALER REPRESENTATIVE. PURCHASER MUST GIVE WRITTEN NOTICE OF CANCELLATION TO THE DEALER.</p>																																					
<p>The front and back of this order comprise the entire agreement between the dealer and purchaser, and no other agreement or understanding has been made or entered into.</p>		<p><u>Paul R Hitchcock</u> Purchaser's Signature</p> <p><u>Susan M Hitchcock</u> Co-Purchaser's Signature</p> <p>_____ Authorized Dealer Representative</p>																																			
		<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>1. Total Price</td> <td>\$ <u>8695.01</u></td> </tr> <tr> <td>2. Discount</td> <td>\$</td> </tr> <tr> <td>3. Trade-In Allowance</td> <td>\$</td> </tr> <tr> <td>4. Rebate(s)</td> <td>\$</td> </tr> <tr> <td>5. Trade Difference (line 1 minus lines 2,3,&amp;4)</td> <td>\$ <u>8695.00</u></td> </tr> <tr> <td>6. Sales Tax (<u>6%</u>)</td> <td>\$ <u>491.94</u></td> </tr> <tr> <td><b>TOTAL FEES</b></td> <td>\$ <u>122.00</u></td> </tr> <tr> <td>7. Documentary Preparation</td> <td>\$ <u>399.00</u></td> </tr> <tr> <td>8. <b>INSURANCE</b></td> <td>\$ <u>45.00</u></td> </tr> <tr> <td>9. <b>TOTAL CONTRACT PRICE</b> (Total of lines 5,6,7 &amp; 8)</td> <td>\$ <u>9752.94</u></td> </tr> <tr> <td>10. Balance Due on Trade-In</td> <td>\$</td> </tr> <tr> <td>11. Subtotal (Total of lines 9 &amp; 10)</td> <td>\$ <u>9752.94</u></td> </tr> <tr> <td>12. Deposit</td> <td></td> </tr> <tr> <td>13. Amount to be Financed</td> <td>\$ <u>9652.94</u></td> </tr> <tr> <td>14. Cash Due on Delivery</td> <td>\$ <u>100.00</u></td> </tr> <tr> <td>15. <b>TOTAL PAYMENT</b> (Total of lines 12,13 &amp; 14) (line 15 must equal line 11)</td> <td>\$ <u>9752.94</u></td> </tr> </table>				1. Total Price	\$ <u>8695.01</u>	2. Discount	\$	3. Trade-In Allowance	\$	4. Rebate(s)	\$	5. Trade Difference (line 1 minus lines 2,3,&4)	\$ <u>8695.00</u>	6. Sales Tax ( <u>6%</u> )	\$ <u>491.94</u>	<b>TOTAL FEES</b>	\$ <u>122.00</u>	7. Documentary Preparation	\$ <u>399.00</u>	8. <b>INSURANCE</b>	\$ <u>45.00</u>	9. <b>TOTAL CONTRACT PRICE</b> (Total of lines 5,6,7 & 8)	\$ <u>9752.94</u>	10. Balance Due on Trade-In	\$	11. Subtotal (Total of lines 9 & 10)	\$ <u>9752.94</u>	12. Deposit		13. Amount to be Financed	\$ <u>9652.94</u>	14. Cash Due on Delivery	\$ <u>100.00</u>	15. <b>TOTAL PAYMENT</b> (Total of lines 12,13 & 14) (line 15 must equal line 11)	\$ <u>9752.94</u>
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5. Trade Difference (line 1 minus lines 2,3,&4)	\$ <u>8695.00</u>																																				
6. Sales Tax ( <u>6%</u> )	\$ <u>491.94</u>																																				
<b>TOTAL FEES</b>	\$ <u>122.00</u>																																				
7. Documentary Preparation	\$ <u>399.00</u>																																				
8. <b>INSURANCE</b>	\$ <u>45.00</u>																																				
9. <b>TOTAL CONTRACT PRICE</b> (Total of lines 5,6,7 & 8)	\$ <u>9752.94</u>																																				
10. Balance Due on Trade-In	\$																																				
11. Subtotal (Total of lines 9 & 10)	\$ <u>9752.94</u>																																				
12. Deposit																																					
13. Amount to be Financed	\$ <u>9652.94</u>																																				
14. Cash Due on Delivery	\$ <u>100.00</u>																																				
15. <b>TOTAL PAYMENT</b> (Total of lines 12,13 & 14) (line 15 must equal line 11)	\$ <u>9752.94</u>																																				

DATE: 10/10/2001  
 COUNTRY: USA  
 COUNTY: ALABAMA

Contract Number

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.

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	<b>Amount Financed</b> The amount of credit provided to you or on your behalf.	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled.	<b>Total Sale Price</b> The total cost of your purchase on credit, including your down payment of
1.99 %	\$ 1,425.00	\$ 3,000.00	\$ 1,100.00	\$ 1,100.00

Year Payment Due		When Payments Are Due
Number of Payments	Amount of Payments	
75	75.00	Monthly beginning 06/01/2017

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.

1 Cash Price		\$	100.00	(1)
2 Total Downpayment =				
Trade-In	(Year)	(Make)	(Model)	
Gross Trade-In Allowance				\$
Less Pay Off Made By Seller				\$
Equals Net Trade In				\$
+ Cash				\$
+ Other				\$
(If total downpayment is negative, enter "0" and see 41 below)				\$

- 4 Other Charges Including Amounts Paid to Others on Your Behalf

(Seller may keep part of these amounts):

- A Cost of Optional Credit Insurance Paid to Insurance**

Company or Companies.

Life

### Disability

- ### B Vendor's Single Interest Insurance

Paid to Insurance Company

- C. Other Optional Insurance Paid to Insurance Company or Companies**

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.

### Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

Credit Life \$

Credit Disability \$

Insurance Company Name:

Home Office Address

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.

☐ \_\_\_\_\_ Type of Insurance \_\_\_\_\_ Term \_\_\_\_\_  
Premium \$ \_\_\_\_\_  
Insurance Company Name \_\_\_\_\_

Home Office Address

☐ \_\_\_\_\_ Type of Insurance

Premium \$

Insurance Company Name \_\_\_\_\_

Home Office Address



**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 STATE OF VT	for STATE TAXES	\$	103.94
to N/A	for N/A	\$	N/A
to N/A	for N/A	\$	N/A

**G Government License and/or Registration Fees**

		\$	35.00
--	--	----	-------

**H Government Certificate of Title Fees**

**I Other Charges (Seller must identify who is paid and describe purpose)**

to N/A	for Prior Credit or Lease Balance	\$	N/A
to N/A	for 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 \$1553.94 (4)

5 Amount Financed (3 + 4) \$9652.94 (5)

Seller's 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.

X N/A

Buyer Signature

Date

X N/A

Co-Buyer Signature

Date

**INSURANCE ON YOUR VEHICLE  
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 60 Mos.

**GAP INSURANCE**

Name of Gap Contract

I want to buy a gap contract.

Buyer Signs

*Paul R. Hitchcock*

**OPTION:** ☐ You pay no finance charge if the Amount Financed, item 5, is paid in full on or before 1/1/17, Year 1. 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 \$5.00 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 *Paul R. Hitchcock* Buyer Signs *Sharon M. Hitchcock*  
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 *Paul R. Hitchcock* Date *04/27/17*

Co-Buyer Signs *Sharon M. Hitchcock* Date *04/27/17*

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 X

Seller Signs **FAITH'S FORD LLC**

Date *04/27/17*

Address

By X *[Signature]*

Title

Seller assigns its interest in this contract to

**RIVER VALLEY CREDIT UNION**

(Assignee) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse

XX ☐ Assigned without recourse

☐ Assigned with limited recourse

**FAITH'S FORD LLC**

Seller

By

Title



# GUARANTEED ASSET PROTECTION (GAP) ADDENDUM

ADDENDUM NO.

77-10355547

## INFORMATION PAGE

DEAL# 667

DEALER/CREDITOR NAME FAITH'S FORD LLC		ADDRESS 1127 PUTNEY RD SAITHEBORO, VT		CITY, STATE SAITHEBORO VT		ZIP 05301-9052
DEALER/CREDITOR NO.	FINANCING AGREEMENT DATE 04/27/2017 (GAP EFFECTIVE DATE)	DATE VEHICLE PURCHASED/LEASED 04/27/2017		CUSTOMER/BORROWER PHONE NUMBER ( )		
LAST NAME OF CUSTOMER/BORROWER HITCHCOCK		FIRST NAME PAUL		MIDDLE INITIAL R		STATE VT
STREET ADDRESS 1		CITY		MODEL FORD		ZIP 05301
VEHICLE IDENTIFICATION NUMBER (17 CHARACTERS) 5TADPAB08BM21A265		YEAR 2011	MAKE FORD	CITY, STATE SAITHEBORO VT		
FINANCIAL INSTITUTION/LENDER RIVER VALLEY CREDIT UNION		ADDRESS PO BOX 8300 A BRATTLEBORO VT 05304		ZIP		
PHONE NUMBER ( )	TERM (MONTHS) 84 (CANNOT EXCEED 84 MONTHS)	AMOUNT FINANCED OR LEASED 9652.94 (CANNOT EXCEED \$100,000)		<input checked="" type="checkbox"/> LOAN / RETAIL INSTALLMENT <input type="checkbox"/> LEASE <input type="checkbox"/> BALLOON		APR 5.99
DOWN PAYMENT 100.00		MSRP/NADA		GAP ADDENDUM PURCHASE PRICE 895.00		7890.00
VEHICLE TYPE <input type="checkbox"/> AUTO - PP <input type="checkbox"/> MOTORCYCLE		<input type="checkbox"/> NEW <input checked="" type="checkbox"/> PREOWNED		ODOMETER READING 75750		

CUSTOMER/BORROWER EMAIL ADDRESS:

Email address is optional; if provided, we may send You information about Your GAP Addendum or about promotions from us or our affiliated companies.

This GAP Addendum amends the Financing Agreement and is not effective for a single payment loan or lease, if the Amount Financed or Leased exceeds \$100,000, if the Term exceeds 84 months, or if the Vehicle has a Branded Title. This GAP Addendum is only available if the Vehicle is a four wheeled private passenger car, van, pickup or light truck with a gross vehicle weight rating (GVWR) of 12,500 lbs. or less, or a 3 wheeled cycle, cruiser or touring type motorcycle listed in the National Automotive Dealer Association (NADA) Motorcycle Appraisal Guide.

No GAP Benefit will be provided for that portion of the net payoff that results from the Amount Financed or Leased exceeding 150% Loan-To-Value. If at the time a GAP Benefit is requested it is determined that the Loan-To-Value exceeded 150% on the GAP Effective Date, the GAP Benefit will be adjusted by subtracting the amount by which the Loan-To-Value exceeded 150%.

This GAP Addendum is not automobile insurance and does not satisfy financial responsibility laws. The GAP Benefit might not cancel the entire amount owing at the time of loss. Any refund of the GAP Addendum Purchase Price that was included in the purchase and financing of the Vehicle may be applied by the Dealer/Creditor as a reduction of the overall amount owed under the Financing Agreement. If You or the assigned Financial Institution/Lender do not receive Your refund, please call 1-800-323-5771.

**PURCHASE OF THIS GAP ADDENDUM IS VOLUNTARY AND IS NOT REQUIRED AS NEITHER THE EXTENSION OF CREDIT, THE TERMS OF THE CREDIT, OR THE TERMS OF THE VEHICLE SALE OR LEASE MAY BE CONDITIONED UPON THE PURCHASE OF GAP.**

This GAP Addendum will cost You the amount shown as the GAP Addendum Purchase Price above for the Term shown above. You may obtain GAP from alternate sources.

**Your signature acknowledges that You request this GAP Addendum and have read and understand the foregoing, terms and conditions of this GAP Addendum, including any exclusions and restrictions, and any attachments.**

DEALER/CREDITOR: FAITH'S FORD LLC  
Dealership Name

Signature

Program Administrator:

Western Diversified Services, Inc.

1-800-323-5771

P.O. Box 770, Deerfield, IL 60015

CUSTOMER/BORROWER: PAUL R HITCHCOCK  
Print Name

Signature  
Date 04/27/2017

CO-CUSTOMER/BORROWER: SUSAN M HITCHCOCK  
Print Name

Signature  
Date 04/27/2017

(Rev. 10/15) LZC  
CUSTOMER

### Explain the Complaint

Events as they happened:

(If service-related, list the services that pertain to this complaint.)

We are very upset that this company charged us way more than what the car is worth. Also we did not get a warrenty. For a \$10,000 car, we feel we should get a 2 yr Fractory warrenty. We bought a training collar for our dog and got a warrenty 4 one yr. What's wrong with this picture. The two gentlemen that sold us this car is no longer working there. He and others were let go because of swindling customers like us.

Amount of loss: \_\_\_\_\_

Relief you desire:

A 2 yr Fractory warrenty.

If additional space is needed, you may attach additional pages.

Please remember to send documentation by email to [ago.cap@vermont.gov](mailto:ago.cap@vermont.gov) or by fax to (802) 304-1014.

Send copies of all pertinent documents immediately, including purchase/sales contract, buyer's guide, warranty documentation, repair orders, etc. You may send documentation via email, or mail. **FAILING TO SEND DOCUMENTATION WILL DELAY THE PROCESSING OF YOUR COMPLAINT!** Note that your complaint may be processed by the Consumer Assistance Program (CAP) or the Vehicle and Automotive Distributor's Association's (VADA) Auto Consumer Action Program (AutoCAP) if the dealer named in your complaint is a member of VADA.

Check the type of business that you are filing a complaint about:\*(Sales/Service)

- ☒ Dealer
- ☐ Outside Sales Company
- ☐ Manufacturer
- ☐ Mechanic
- ☐ Inspection Station
- ☐ Warranty Company
- ☐ Service Station
- ☐ Repossession Company
- ☐ Towing/Storage Company
- ☐ Auto Parts Store
- ☐ Car Rental Agency
- ☐ Finance Company
- ☐ Insurance Company
- ☐ Other (clarify in written complaint)

**Vehicle Information:**

Year:\*

2011

Make:\*

Ford

Model:\*

Fiesta

Is the vehicle new or used?\*

☒ New ☐ Used

**Complete Sections Relevant to Your Complaint:**

Date Purchased (Sales):

4/27/17

Purchase Price (Sales)

\$9752.94

Vehicle Mileage at Purchase (Sales):

76,730

Vehicle Mileage Currently (Sales):

Select all that apply to the vehicle you are complaining about:\*(Sales/Service)

- ☐ Manufacturer's Full Warranty
- ☐ Manufacturer's Extended Warranty
- ☒ Dealer Warranty
- ☐ Service Contract
- ☐ As-Is (no warranty)
- ☐ I don't know if there is a warranty
- ☐ Other (explain in warranty terms)

Explain terms of the warranty/service contract:



**From:** AGO CAP <ago.cap@vermont.gov>  
**Sent:** Wednesday, November 1, 2017 1:58 PM  
**To:** AGO - CAP  
**Subject:** CAP Complaint

The following CAP complaint was submitted:

<b>Your First Name</b>	Tory
<b>Your Last Name</b>	Palmer
<b>Confirmation Number</b>	WB17-01152
<b>Your E-Mail Address</b>	
<b>Your Daytime Phone</b>	
<b>Daytime Phone Type</b>	Mobile
<b>Your Mailing Address</b>	
<b>Your City</b>	
<b>Your State</b>	
<b>Your Zip Code</b>	
<b>Your Alternate Phone</b>	
<b>Business Name or Person's First Name</b>	Poulin Auto
<b>Business Phone (1)</b>	802-786-9006
<b>Phone (1) Type</b>	Office
<b>Business Address</b>	473 E Barre Rd
<b>Business City</b>	Barre

<b>Business State</b>	VT
<b>Business Zip Code</b>	052641
<b>Description</b>	Purchased a car on 8/31/16 on retail installment contract stated there was a service contract paid to Royal Administration for \$2999.00 term of 36 months or 36,000 miles. went through paperwork today and could't find s copy of the service contract agreement. I called Royal Admin, they had no contract with me. they told me to call Poulin Auto to get the contract service number, when i contacted Poulin I was told the service contract was actually with Century Automotive. Contacted Century Auto and they sent me a copy of the agreement which stated it had 24 months or 24,000 miles. there was no dates, no cost of the car or my signature.
<b>Amount of loss:</b>	\$2999.00
<b>How would you like this matter to be resolved?</b>	I would like the \$2999.00 which was paid for in the loan
<b>Incident Date</b>	11/1/2017 12:00:00 AM

# Autocap Case Record

Case #  
**093-17**

Date Received  
**11/07/2017**

Closed Date  
**12/1 /2017**

Consumer-FIRSTN  
**Karen**

Consumer-LASTNAM  
**Crowe**

Date Acknowledged  
**12/1 /2017**

Consumer Respons

Complaint Type  
**Sales**

Purchase Date

Year/Make Model  
**2014 Chevy Cruze**

Mileage

Price Sold

As Is  
☐

Member Name  
**Auto Mall**

Member Contact  
**Chad Carver**

Member Response Due  
**11/26/2017**

Resolution Process  
**Staff**

Panel  
☐

Referred to

Resolution  
**Dropped**

## Case Notes

11/22 - Rec'd dealer response  
12/1 - Called dealer to discuss

## Notes (Summary)

Consumer states that she was deceived by the dealer and that they switched vehicles before purchase. Consumer was able to return the vehicle and receive a full refund of down payment shortly after filing the complaint.

# **AUTOCAP**

## **AUTOMOTIVE CONSUMER ACTION PROGRAM**

December 1, 2017

Karen Crowe

Dear Ms. Crowe,

AUTOCAP is in receipt of your complaint against Auto Mall regarding your recent purchase. After speaking with Chad Carver it is my understanding that you returned the vehicle to Auto Mall and they refunded your down payment. With that said, we will be closing your case as of today and sending a copy back to the Consumer Assistance Program officer where you originally filed your complaint.

Sincerely,

A handwritten signature in black ink, appearing to read "Kim Gauthier", with a stylized flourish at the end.

Kim Gauthier  
AUTOCAP Coordinator



**From:** Chad Carver <chadcarver@ymail.com>  
**To:** Kim Gauthier <vtautocap@aol.com>  
**Subject:** Re: Karen Crown Consumer Complaint  
**Date:** Wed, Nov 22, 2017 8:26 pm

---

Good evening Camp, I am on vacation and I can only get small details back to you in the time you requested. I am not sure where this complaint has come from considering we have refunded the customer all their money no questions asked and let them out of the deal. There are many more details I could get into as far as what happened in the exact dates but being out of the state I cannot give accurate information and do not want to be missed quoted. I will be happy to give much more detail in regards to this if Ms. Crowe is still requesting more when I get back.

Thank you and have a great Thanksgiving

Sent from my iPhone

On Nov 16, 2017, at 10:51 AM, Kim Gauthier <[vtautocap@aol.com](mailto:vtautocap@aol.com)> wrote:

Dear Chad,

*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

<103017 Crowe.pdf>

*K. Lane*

MANCHESTER, NH 030

25 OCT 2013 PM 3

*Atty. General White*

*Att. General Associate 118900*

*109 State Street*

*Montpelier, VT. 05609-1007*



Attorney General  
Vermont Consumer Protection Division  
109 State Street  
Montpelier, VT 05609-1001

To Whom This May Concern,

On Friday, October 20, 2017 I  
was deceived by the employees  
at the Auto Mall, located  
in Brattleboro Vermont.

Essentially they switched  
the car that I purchased  
from them to another  
similar vehicle on their  
lot with more mileage  
accrued on it than they  
had initially offered in  
the sale process. The  
2014 Chevy Cruze that I  
was offered to finance  
had approximately 30,000  
miles on it. The car that  
I was offered, had 50,000  
miles on it, otherwise not  
the car I was directed to  
by the Sales Person, Joseph  
Macholi.



NOV 1989

30

I would request  
that I am provided  
w/ the Chevy Cruze  
which was initially  
and regularly the car  
that I am fond of. It  
was purchased before  
they switched out that  
car for the similar Chevy  
Cruze with higher mileage  
on it.

Thank you  
for your  
attention to  
this matter.

01/25/04 Karen M. Crowe  
KAREN M CROWE

**From:** AGO CAP <ago.cap@vermont.gov>  
**Sent:** Friday, November 3, 2017 1:48 PM  
**To:** AGO - CAP  
**Subject:** CAP Complaint

The following CAP complaint was submitted:

<b>Your First Name</b>	Justin
<b>Your Last Name</b>	Bushey
<b>Confirmation Number</b>	WB17-01158
<b>Your E-Mail Address</b>	
<b>Your Daytime Phone</b>	
<b>Daytime Phone Type</b>	Mobile
<b>Your Age</b>	33
<b>I am a...</b>	Vulnerable Adult
<b>Your Mailing Address</b>	
<b>Your City</b>	
<b>Your State</b>	
<b>Your Zip Code</b>	
<b>Your Alternate Phone</b>	
<b>Alternate Phone Type</b>	Mobile
<b>Is your complaint about:</b>	An automobile dealer
<b>Business Name or Person's First Name</b>	Poulin Auto of South Burlington

<b>Business Phone (1)</b>	8028590090
<b>Phone (1) Type</b>	Office
<b>Business Phone (2)</b>	8025034159
<b>Phone (2) Type</b>	Mobile
<b>Business E-Mail Address</b>	c.reyes6@icloud.com
<b>Business Address</b>	1795 Shelburne Road
<b>Business City</b>	South Burlington
<b>Business State</b>	VT
<b>Business Zip Code</b>	05403
<b>Business Website/URL</b>	<a href="http://www.poulinautosales.com/">http://www.poulinautosales.com/</a>
<b>Is your complaint about a vehicle you purchased?</b>	Yes
<b>What is the year of your vehicle?</b>	2006
<b>What is the make and model of your vehicle?</b>	Saab 9-7x
<b>Is the vehicle new or used?</b>	Used
<b>Where did the vehicle receive its last state inspection?</b>	Poulin Auto Sales Barre Location
<b>Inspection sticker number, date and color:</b>	March 2017 Blue #4

<b>When was the vehicle purchased?</b>	September 11th, 2017
<b>What was the purchase price?</b>	9871.00
<b>Vehicle mileage at time of purchase:</b>	92000
<b>Current mileage on the vehicle:</b>	94000
<b>Did you receive a Buyer's Guide document with the vehicle?</b>	Yes
<b>Which of the following apply to the vehicle?</b>	Other
<b>Description</b>	<p>The most recent date of communication (11/3/2017) Service Manager Mike Culligan stated records indicated that the 2006 Saab 9-7x that was purchased by Mr. Justin Bushey on September 11th, 2017 was inspected by Poulin Auto in March of 2017. He stated on November 3rd, that the power steering component is one of the matters that is required by Vermont State Inspection laws to be in good working condition in order to pass a Vermont state Inspection.</p> <p>On September 7th, 2017 Mr. Bushey, the consumer, and his wife, reached out to Poulin Auto of South Burlington Vermont stating what they are looking to purchase and inquired about a trade in. Through conversation it was concluded that they will take our former vehicle as trade in for a different SUV that fits our needs. Mrs. Bushey stressed on the importance for reliable transportation and asked multiple time to please make sure the vehicle is inspected inside and out for any matters that would either become an issue with future Vermont Inspections or would question the safety of vehicle operation. It was promised to us as the consumers that the vehicle is 100 percent in working condition and safe after mechanic look overs by the dealership.</p> <p>Mr. Bushey test drove the vehicle Sept 8th, 2017. He inspected the vehicle to the best of his abilities with the exception of the undercarriage which can only be inspected thoroughly when on a lift. Mr. Bushey requested four times over a period of two weeks while at the dealership conducting business to please have the vehicle put in the air so we can inspect it ourselves. There was always reason why it was not possible. The salesman, Carlos Reyes also created a verbal binding contract that he can personally guarantee there is not rust issues, and the vehicle is in condition inside and out. Carlos could not provide a straight answer as to how long the vehicle was sitting on the lot before he offered it as a sale option. (Even though records obviously indicated)</p> <p>The vehicle was purchased with a 50/50 limited warranty 3 months or 3000 miles. Six days after the vehicle purchase the check engine light came on. It was on and off four times before the consumers</p>

were able to get it diagnosed. As soon as the diagnosis report was read, the dealership was notified that we had a faulty O2 sensor. There was never a reply on that issue.

September 20th Stated by Mike Devino that he had never looked at the vehicle until September 11th when he was told to change out tires for the consumer to pick it up.

October 23rd the Saab would not start and left part of the consumer family including family stranded. Wednesday October 25th it was confirmed that by a mechanic that the starter was bad. The dealership denied taking responsibility. October 28th the consumer had arrangements to repair the Saab with a certified mechanic. Upon inspection of what it entailed to replace the starter it was found that there were further issues making the starter replacement very complicated. These issues included a leaking power steering component that obviously has been leaking over a long period of time that constantly leaked onto the transmission lines causing them to completely rust out. The transmission lines are fixed below the starter preventing the starter to be replaced unless transmission lines were completely removed and replaced.

October 30th the dealership was contacted both through phone and face to face contact. It was stated to the consumer that the dealership would absorb some of the costs and work with us to get the vehicle repaired. At that point they finally provided a buyers guide and it was signed by Carlos Reyes. It was questioned to Carlos on how the steering component leak and the very rusted transmission lines even made the vehicle legal to pass through a Vermont state inspection. It was stated to the consumers that the vehicle met all legal requirements of a Vermont State inspection.

October 31st Mr. and Mrs. Bushey continued to ask exactly what percentage of the repairs would they cover. It was also asked to put everything in writing for the repair option or the trade option that was originally stated to us. As consumers we have the right to know before a transaction how much we would be responsible for financially and what terms would we be able to consider a trade. Carlos said he was too busy to handle the matter and it had to be looked at by their service department. We continued to correspond with the dealership for two days attempting to schedule when to bring the Saab in and have a final resolution. Every party that was contacted at Poulin Auto stated that they didn't know and no one seemed to be able to contact the right staff to make the diagnosis scheduled. At this time the Saab was diagnosed by a second certified repair shop and a quote of \$1573 was provided for all of the repairs that are needed on the vehicle. This quote was shared with multiple staff members of the dealership. Again they had no answer because the owners and managers were always unavailable. November 3rd, nothing was still put in writing. We were told originally we had trade options, then told that we could only have the option to return the Saab and take back our former vehicle that was originally used for trade. We were also told on November 3rd after the quote from Dunkins Repair shop was provided, that nothing was covered and they will not take any responsibility for any of the repairs that are needed.

In addition to the headache and stress that we have gone through with the dealership and their run around, we called the financial institution of our former vehicle requesting a 20 day pay off which would expire on September 27th. There was no paperwork from the financial institution confirming pay off and there was no word from the dealer that matter have been taken care of. Mrs. Bushey contact Poulin Auto on September 28th to follow up and make sure matters were taken care of with the pay off. September 29th we followed up with another phone call and received a response that the dealership contacted the financial institution and we now have an extension until October 2nd. On October 2nd Mr. Bushey contacted the financial institution and was told that the dealership provided false statements due to Mr. Bushey being the only authorized individual to grant an extension. It was also stated by the financial institution that there was no communication by the dealership. The Poulin staff was contacted October 2nd and the payoff was finally settled five days late.

**Amount of loss:**

\$1573.00

**How would you like this**

Receive at least 50% of repair costs for the Saab 9-7x. Inspection investigation to take place in addition to an investigation on the false statements that Poulin has stated to us as consumers. We have the right



<b>matter to be resolved?</b>	to not be lied to in any transaction and the right to know that we can trust a salesperson not to sell something that would put children in danger.
<b>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)</b>	Buyer's Guide Repair Orders
<b>Incident Date</b>	11/3/2017 12:00:00 AM



2017-07893 (ID 155112)

From: webteam@uvm.edu on behalf of Justin Bushey via The University of Vermont  
<webmaster@uvm.edu>  
Sent: Monday, November 27, 2017 12:28 PM  
To: AGO - CAP  
Subject: 2017-07893

Submitted on Monday, November 27, 2017 - 12:28

Complaint Number: 2017-07893

This update submitted by: Business (respondent) Your e-mail address:

Complaint Status: Unresolved Consumer Full Name: Justin Bushey Business Name: Poulin Auto Sales

Business Contact: Lea Macomber Response/update to complaint:

Dear Sir/Madam:

On behalf of Poulin Auto Sales we have fulfilled all legal obligations to the consumer, Justin Bushey. As a company we have gone above and beyond for this customer. Attached you will find the Buyers Guide, and we owe/ you owe paper work. The work has been completed that is stated on the We Owe paperwork which was two rear rotors, recharging of A/C and fixing of the rear hatch. Poulin Auto Sales has tried to work with the consumer on numerous occasions, even offering for the return of the vehicle in which was declined by the consumer. Listed on the Buyers Guide states the POWERTRAIN only warranty information that we offer with all vehicles a 3 month/3,000 mile 50/50 warranty.

Best,  
Lea Macomber  
Poulin Auto Sales  
802-85-0090

Attach files to include in your complaint:  
Address/contact information changes: 574 Prim Road Colchester, VT 05446  
Contact: Lea Macomber

The results of this submission may be viewed at:  
<https://www.uvm.edu/node/244671/submission/13068>



2017-07893 (ID 155158)

From: webteam@uvm.edu on behalf of Justin P. Bushey via The University of Vermont <webmaster@uvm.edu>  
Sent: Tuesday, November 28, 2017 10:49 AM  
To: AGO - CAP  
Subject: 2017-07893

Submitted on Tuesday, November 28, 2017 - 10:49

Complaint Number: 2017-07893

This update submitted by: Consumer (complainant) Your e-mail address:


Complaint Status: Unresolved Consumer Full Name: Justin P. Bushey Business Name: Poulin Auto of Burlington Vermont Business Contact: 8028590090 Response/update to complaint: Hello;

I have not received any form of communication to resolve this issue. The original statement that I typed for you as the attorney general is only one of my two vehicle issues that I was not able to resolve on my own with Poulin Auto. Please let me know how we can move forward and get matters resolved. I am seeking compensation or something at this point equivalent for all of the hassle and lack of customer service that they have provided. Again the main issues with the vehicle purchased rooted from illegal inspection of a vehicle according to Vermont Inspection Regulations. Attach files to include in your complaint:

The results of this submission may be viewed at:  
<https://www.uvm.edu/node/244671/submission/13249>



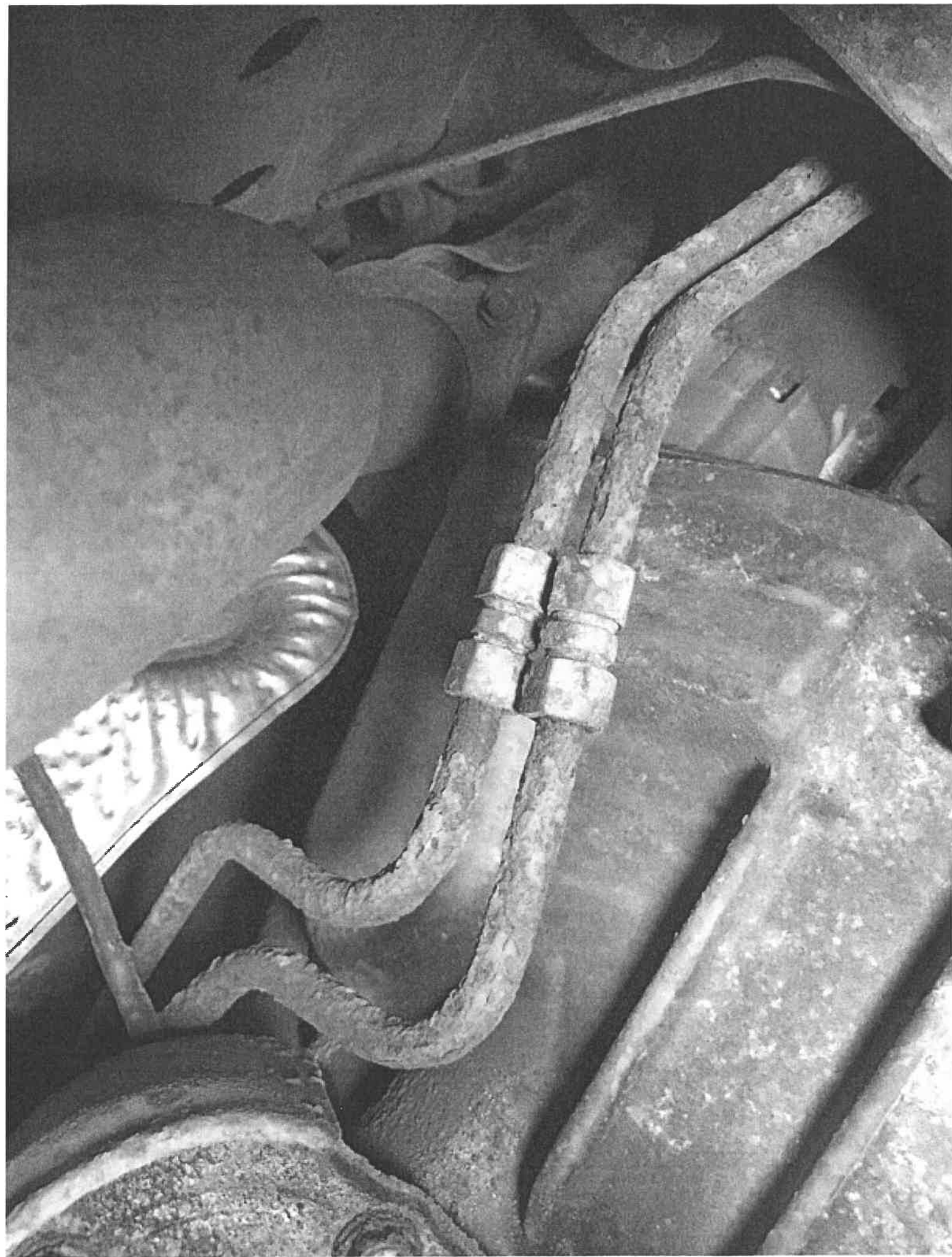
110317 Bushey (ID 153989)

From: Emily Ross-Bushey <>  
Sent: Tuesday, November 7, 2017 10:47 AM  
To: AGO - CAP  
Subject: Confirmation number WB17-01158 Follow up

Good morning,  
This email is to follow up with case WB17-01158. In addition to an online submission complaint form, an email of documents and photos has been sent for this case. The name for the case is Justin Bushey. If you have any comments or concerns please email or call (Mrs. Bushey) at any time. before 1pm or  
Thank you,  
The Busheys



















Duncans Auto Service  
291 ST PAUL STREET  
Burlington, VT. 05401  
Phone: 802-864-9477 Fax: 802-864-2838

INVOICE

6495

Org. Est. # 006930

INVOICE

Date: 11/02/2017

#0

2006 Saab - 9-7X 5.3i - 5.3L, V8 (325CI) VIN(M)

Lic # : - VT

Odometer In : 0

VIN# :

Part Description / Number	Qty	Sale	Ext	Labor Description	Hours	Ext
**RIGHT UPPER BALL JOINT** 354	1.00	58.00	58.00	VEHICLE NEEDS RIGHT FRONT UPPER BALL JOINT REPLACED	9.00	630.00
**STARTER** 63541	1.00	220.00	220.00	VEHICLE NEEDS STEERING RACK AND RACK IS LEAKING		
**STEERING RACK** 354	1.00	459.00	459.00	VEHICLE NEEDS STARTER		
**FRONT FLEX PIPE** 3541	1.00	39.00	39.00	VEHICLE NEEDS TRANSMISSION COOLER LINES		
TRANNY COOLER LINES 354	2.00	48.00	96.00	VEHICLE NEEDS FRONT FLEX PIPE/ PIPE IS LEAKING AND ROTTED		
Shop Supplies			10.00			

Org. Estimate 1,573.04 Revisions 0.00 Current Estimate 1,573.04

Labor: 630.00

Parts: 882.00

SubTotal: 1,512.00

Tax: 61.00

Total: 1,573.00

Bal Due: \$0.00

[ Payments - Cash - \$1,573.04 ]

Vehicle Received: 11/2/2017

I hereby authorize the above repair work to be done along with the necessary material and hereby grant you and/or your employees permission to operate the car or truck herein described on street, highways or elsewhere for the purpose to testing and/or inspection. An express mechanic's lien is hereby acknowledged on above car or truck to secure the amount of repairs thereto. Warranty on parts and labor is one years or 12,000 miles whichever comes first. Warranty work has to be performed in our shop & cannot exceed the original cost of repair.

Signature \_\_\_\_\_ Date \_\_\_\_\_ Time \_\_\_\_\_

Written By: Payne, Bob - Technicians





Date: 11/02/2017

# INVOICE

#0

2006 Saab - 9-7X 5.3i - 5.3L, V8 (325CI) VIN(M)  
Lic # - VT

Odometer In : 0

VIN #

Part Description / Number	Qty	Sale	Ext	Labor Description	Hours	Ext
**RIGHT UPPER BALL JOINT** 354	1.00	58.00	58.00	VEHICLE NEEDS RIGHT FRONT UPPER BALL JOINT REPLACED	9.00	630.00
**STARTER** 63541	1.00	220.00	220.00	VEHICLE NEEDS STEERING RACK AND RACK IS LEAKING		
**STEERING RACK** 354	1.00	459.00	459.00	VEHICLE NEEDS STARTER		
**FRONT FLEX PIPE** 3541	1.00	39.00	39.00	VEHICLE NEEDS TRANSMISSION COOLER LINES		
TRANNY COOLER LINES 354	2.00	48.00	96.00	VEHICLE NEEDS FRONT FLEX PIPE/ PIPE IS LEAKING AND ROTTED		
Shop Supplies			10.00			

Estimate 1,573.04 Revisions 0.00 Current Estimate 1,573.04

Labor:	630.00
Parts:	882.00
SubTotal:	1,512.00
Tax:	61.04
Total:	1,573.04
Bal Due:	\$0.00

Payments - Cash - \$1,573.04  
Date Received: 11/2/2017

I hereby authorize the above repair work to be done along with the necessary material and hereby grant you and/or your employees permission to operate the car or truck herein described on public highways or elsewhere for the purpose of testing and/or inspection. An express mechanic's lien is hereby acknowledged on above car or truck to secure the amount of repairs. Warranty on parts and labor is one year or 12,000 miles whichever comes first. Warranty work has to be performed in our shop & cannot exceed the original cost of repair.

Signature

Date \_\_\_\_\_ Time \_\_\_\_\_

By: Payne, Bob - Technicians







**From:** AGO CAP <ago.cap@vermont.gov>  
**Sent:** Monday, November 6, 2017 7:09 AM  
**To:** AGO - CAP  
**Subject:** CAP Complaint

The following CAP complaint was submitted:

<b>Your First Name</b>	leah
<b>Your Last Name</b>	grant
<b>Confirmation Number</b>	WB17-01164
<b>Your E-Mail Address</b>	
<b>Your Daytime Phone</b>	
<b>Daytime Phone Type</b>	Mobile
<b>Your Mailing Address</b>	
<b>Your City</b>	
<b>Your State</b>	
<b>Your Zip Code</b>	
<b>Is your complaint about:</b>	An automobile dealer
<b>Business Name or Person's First Name</b>	auto mall brattleboro vt
<b>Business Phone (1)</b>	8022754510
<b>Business Address</b>	800 putney rd
<b>Business City</b>	brattleboro
<b>Business State</b>	VT
<b>Business Zip Code</b>	05301
<b>Is your complaint about a vehicle you purchased?</b>	No
<b>Description</b>	<p>This is only one email that we sent. I have several emails and text messages with this company. Our credit is now compromised and feel like this was a total bait and switch.</p> <p>Hello</p> <p>I waited a week to write back, hoping that Chad would honor the offer that we received and accepted. We are more than disqusted with what happened to us. We have had contact off and on since</p>

the beginning of summer and went to several dealerships, before deciding to buy from here. My husband is a truck driver and would stop here and there looking for what he wanted. So when we sent Haleigh a vin number and pricing for a truck from mass that was a chevy, but had a similar msrp and asked what the best you could do, we received a price we felt was fair. Not a price, if you do this, or if you finance thru here, But a best my manager said was 36,816. So we went and got pre-approved, without touching our credit and sent a copy to Wade (whom has been nothing but awesome). He said he would give it to Tony who is the fiance guy. I said don't touch our credit unless you think you can beat it. And you did, which was great, and then went lower if we did the extended warranty. GREAT!!! right!! WRONG!!! We went and payed for upfront for 6 months insurance, and my husband took the day off to sign papers when the truck was to be delivered. He is a truck driver, so never know where he will be. TWO hours before the truck was to be delivered I got a call from Tony saying we don't qualify for the 2500.00 off since we aren't using GM financing..HUH! This was never mentioned and why would they pull our credit thru Wells Fargo if this was the case. None of this was mentioned ever!! And going thru GM financing would be 6.5% so we would be better off with Wells Fargo for only about 20 more a month and 3 months 45 days longer. 45 days??? Isn't that 4 months 15 days longer? Wow, now I was at work when this call came and I was shaking. Who would do this. I have been in sales for my life and can't imagine this! I called Chad, who said "you see the commercials" NO! I have a dvr. Then he said "you listen to them on the radio." NO! I listen to talk radio! Then all he had to say is sorry for the miscommunication! I have every email, and every text message. Not at one point was any of this mentioned. We now are probably going to re-group and go look at Chevy's. We also are probably going to call the Attorney General and possibly get a lawyer for bait and switch. We are hard working honest people and we thought we were dealing with the same, but I guess not. Yeah so, you asked if there was anything else you could do...Hold Chad and Tony accountable

Leah,

**How would you like this matter to be resolved?**

We would like them to honor their offer, and pay for my husbands lost day

**Incident Date**

10/17/2017 12:00:00 AM

110617 Grant (ID 154104)

From: LEAH <  
Sent: Monday, November 6, 2017 2:54 PM  
To: AGO - CAP  
Subject: Re: CAP Complaint

We don't have the truck. Two hours before they were to deliver it They changed the terms. My husband took the day off of work because it was suppose to be all set.

Sent from my Verizon 4G LTE Smartphone

----- Original message-----

From: AGO - CAP  
Date: Mon. Nov 6. 2017 9:37 AM  
To:  
Cc: Kim Gauthier;  
Subject: RE: CAP Complaint

Hello Leah,

By copy of this letter, 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 feel free to contact our office.

Thanks,

Danielle Shaw  
Consumer Advisor

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

110617 Grant (ID 154104)

Email: [ago.cap@vermont.gov](mailto:ago.cap@vermont.gov)

Phone: 1-800-649-2424 / 802-656-3183

From: AGO CAP [<mailto:ago.cap@vermont.gov>]

Sent: Monday, November 6, 2017 7:09 AM

To: AGO - CAP <[AGO.CAP@vermont.gov](mailto:AGO.CAP@vermont.gov)>

Subject: CAP Complaint

The following CAP complaint was submitted:

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**From:** AGO CAP <ago.cap@vermont.gov>  
**Sent:** Wednesday, October 4, 2017 9:03 AM  
**To:** AGO - CAP  
**Subject:** CAP Complaint

The following CAP complaint was submitted:

<b>Your First Name</b>	John
<b>Your Last Name</b>	O'Wril
<b>Confirmation Number</b>	WB17-01038
<b>Your E-Mail Address</b>	
<b>Your Daytime Phone</b>	
<b>Daytime Phone Type</b>	Office
<b>Your Mailing Address</b>	
<b>Your City</b>	
<b>Your State</b>	
<b>Your Zip Code</b>	
<b>Is your complaint about:</b>	An automobile dealer
<b>Business Name or Person's First Name</b>	Heritage Toyota
<b>Business Phone (1)</b>	(802) 865-8250
<b>Phone (1) Type</b>	Office
<b>Business Address</b>	1620 Shelburne Rd
<b>Business City</b>	Shelburne
<b>Business State</b>	VT
<b>Business Zip Code</b>	05403
<b>Business Website/URL</b>	<a href="https://www.heritagetoyotacars.com/contact-heritage-toyota-in-south-burlington-vt">https://www.heritagetoyotacars.com/contact-heritage-toyota-in-south-burlington-vt</a>
<b>Is your complaint about a vehicle you purchased?</b>	No
<b>Description</b>	Two years ago I brought my Toyota Tundra in to Heritage Toyota for a recall. Heritage inspected

	<p>my truck's frame and determined that it was not defective, and they performed some type of rust-proofing treatment to the frame.</p> <p>Two years after this treatment, my truck's frame has rusted through and it cannot pass inspection.</p> <p>My mechanic has told me that the frame of a truck should be the last part to rust through--but in my truck's case, it has rusted through before anything else!</p> <p>I believe that Heritage did not properly assess my truck's frame. I believe that if my truck's frame had been properly inspected by Heritage, they would have replaced the frame two years ago.</p> <p>I called Heritage Toyota, who said there was nothing they could do, and suggested I call Toyota customer service. Toyota customer service also told me there was nothing they could do.</p>
<b>Amount of loss:</b>	\$11,000
<b>How would you like this matter to be resolved?</b>	I would like Heritage to provide the service they should have two years ago--to replace my rotten frame with a new frame.
<b>Incident Date</b>	10/4/2017 12:00:00 AM

100417 O'wri1 VADA (ID 154455)

From: Kim Gauthier <vtautocap@aol.com>  
Sent: Monday, October 23, 2017 11:18 AM  
To:  
Subject: Fwd: CAP Complaint - John O'wri1  
Attachments: DOD flow chart.png

Dear Mr. Wri1,

AUTOCAP is in receipt of your complaint against Heritage Toyota. We have also received the following response from Nora Krom, Customer Relations Specialist with Heritage Toyota. Based on their response your complaint is with Toyota Corporate and not with Heritage Toyota. With that said, I will be returning your complaint to the Consumer Assistance Program office where they can mediate on your behalf with Toyota Corporate.

Thank you,  
Kim Gauthier  
AUTOCAP Coordinator

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

From: Nora Krom <nkrom@heritagevt.com>  
To: Kim Gauthier <vtautocap@aol.com>  
Sent: Mon, Oct 9, 2017 1:53 pm  
Subject: Re: CAP Complaint - John O'wri1  
Kim,

The Limited Service Campaign Mr. O'wri1 is referring to, DOD, expired 7/31/15. As with all recalls or service campaigns issued by Toyota, Heritage, or any other Toyota dealership, is required to follow certain procedures laid out by Toyota. Specifically with DOD, Toyota instructed technicians to check certain areas of the frame for rust perforation. If no significant rust perforation, defined by Toyota as over 10mm, was found, the dealership would apply Corrosion-Resistant Compounds to specific areas of the truck's frame. Surface rust on the frame would not pass Toyota's criteria for a frame replacement. These services would be paid for by Toyota, not the dealership. If significant rust perforation was found then Toyota would pay the dealership to replace the frame. There was no benefit to the dealership to prevent a frame replacement if it was deemed eligible by Toyota's standards. The dealership is paid by Toyota for any work completed.

For further reference I have attached a flow chart provided to all dealerships by Toyota. As with any recall or service campaign our technicians follow these instructions to the letter. Only after Toyota has been provided with verification that these steps have been followed will they pay the dealership for the work.

Toyota has not approved any assistance for Mr. O'wri1's concern. As a dealership, Heritage cannot make this type of repair unless Toyota approves it. I apologize that Heritage cannot assist Mr. O'wri1 further with this issue. I regret to refer him back to Toyota, but it is up to them to approve and cover the cost of a repair such as this.

Please feel free to contact me if I can be of further assistance.

Sincerely,

Nora Krom  
Customer Relations Specialist  
Heritage Automotive Group  
P: 802-865-8187  
E:  
customerservice@heritagevt.com  
Find Heritage Online

On Fri, Oct 6, 2017 at 1:30 PM, Kim Gauthier <vtautocap@aol.com> wrote:  
Dear Nora,

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

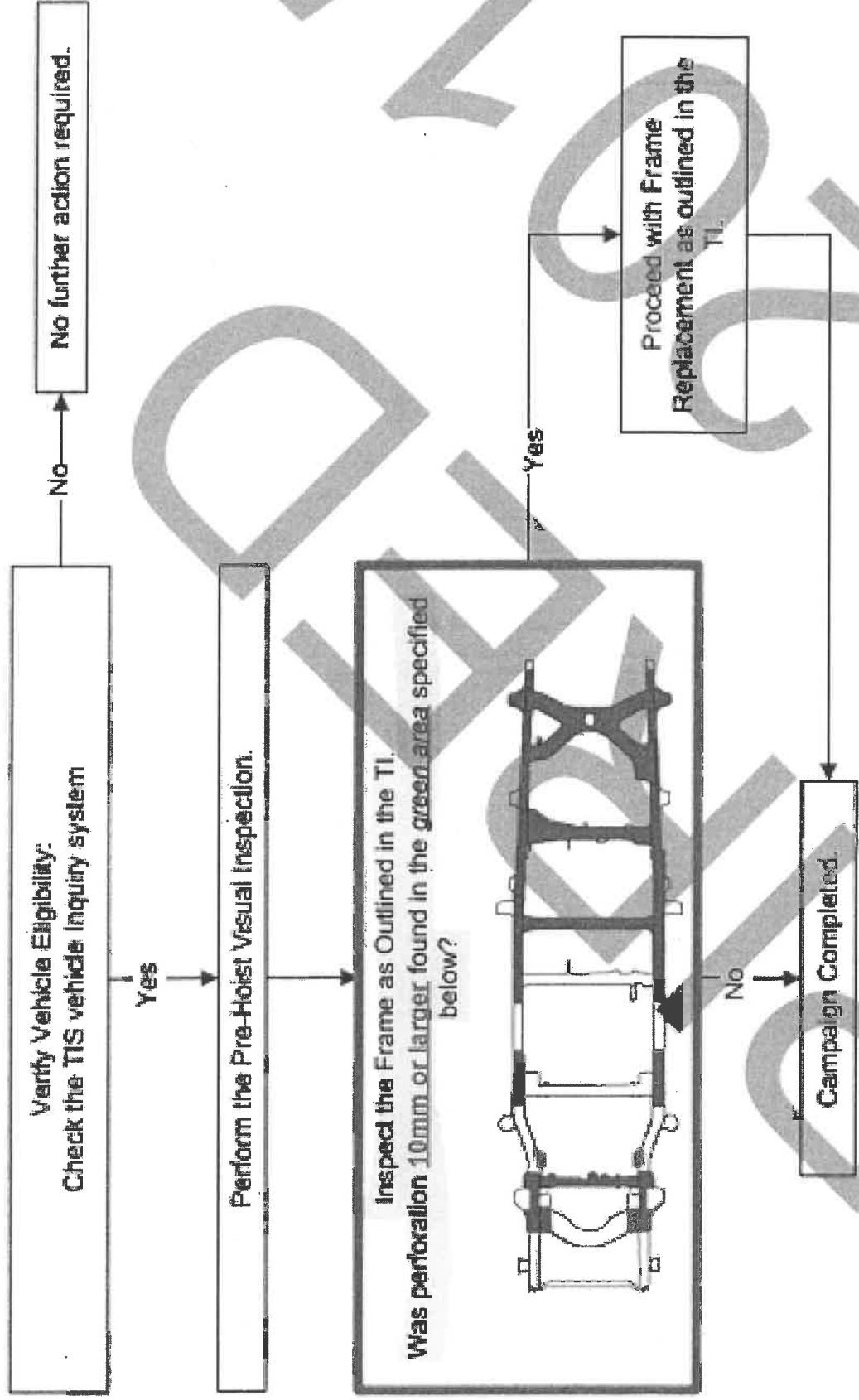
VADA's AUTOCAP Program was created in 1982 to provide consumers and our members with a dispute resolution mechanism to avoid costly legal litigation, including small claims court and the Attorney General's office. To be successful, we need your cooperation and timely response to the complaints we forward.

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.





**From:** AGO CAP <ago.cap@vermont.gov>  
**Sent:** Thursday, November 16, 2017 1:12 PM  
**To:** AGO - CAP  
**Subject:** CAP Complaint

The following CAP complaint was submitted:

<b>Your First Name</b>	gerald
<b>Your Last Name</b>	rose
<b>Confirmation Number</b>	WB17-01215
<b>Your E-Mail Address</b>	
<b>Your Daytime Phone</b>	
<b>Daytime Phone Type</b>	Mobile
<b>Your Mailing Address</b>	
<b>Your City</b>	
<b>Your State</b>	
<b>Your Zip Code</b>	
<b>Your Alternate Phone</b>	
<b>Alternate Phone Type</b>	Mobile
<b>Is your complaint about:</b>	An automobile dealer
<b>Business Name or Person's First Name</b>	Cobb Auto
<b>Person's Last Name</b>	Cobb

<b>Business Phone (1)</b>	8025275067
<b>Phone (1) Type</b>	Office
<b>Business Address</b>	448 Swanton Rd
<b>Business City</b>	St. Albans
<b>Business State</b>	VT
<b>Business Zip Code</b>	05478
<b>Is your complaint about a vehicle you purchased?</b>	No
<b>Description</b>	<p>This complaint is not about the vehicle itself. I purchased a Chevy 2012 truck VIN #3GCPKSE71CG136762. The purchase price was \$18,500.00. My trade in was -\$4000.00 which brings the purchase to \$14,500.00. The amount for taxes, tag and registration was \$1,071. I wrote a check to Cobb Auto for \$14,575. ( \$75 for Documentation Fee) . I was told by the salesman ,Eddie Bouchard that he only take cash to DVM. I gave him \$1100 in cash. To make change Eddie went to gas station next door. This cash transaction was also witnessed by Beck Rock, office manager. Eddie gave me temporary plate.</p> <p>I called Cobb Auto several weeks later, looking for my plate and registration and I was told that I never gave Eddie any cash for DMV and he was waiting for me to come get my title. I spoke with Becky Rock and she admitted that she witnessed the cash transaction. Eddie denied it. I then went into my Bank of America account to see the amount I paid them in check and I saw that Eddie had altered my check, turning the 5 into an 8 and making the check read 14,875. The written amount of check still had the correct amount but due to bank oversight the check was cashed for \$14,875.00. Eddie gained a 300 profit. Bank of America has already filed a claim against Cobb auto. Eddie faxed the Bank of America manager, Trahn Lee, a sales receipt that he fraudulently altered. I have the original so Trahn could plainly see that this man was altering numbers. Bank of America said their fraud dept will take over from here regarding the check portion of the transaction, They have not credited my account as of yet. Then after many, many attempts to call Cobb Auto regarding my cash I gave him for DMV, Eddie finally answered and told me that he would take care of everything and he sent me a packet to my residence in FL to sign "documentation" so he can now go to DMV. He sent the altered document. I emailed and called several times and they will not answer the phone. I have asked numerous times for the owner to please call me and he has not. They have the title. and of courset my temp tag has expired.</p>
<b>Amount of loss:</b>	\$1,371.00 and my title
<b>How would you like this matter to be resolved?</b>	I want my money back that they stole from me and I need the title to my vehicle.
<b>Incident Date</b>	9/26/2017 12:00:00 AM