

RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE
(WITH ARBITRATION PROVISION)

Dealer Number 51675 Contract Number R.O.S. Number 54340552 Stock Number 6684a

Buyer Name and Address (Including County and Zip Code) SUPERBALIFE INTERNATIONAL LLC 1449 S ROBERTSON BLVD LOS ANGELES, CA 90095 Los Angeles	Co-Buyer Name and Address (Including County and Zip Code)	Creditor-Seller (Name and Address) Steven Auto Center 951 E. Whittier Blvd., Ste B La Habra, CA 90631 Orange
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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 Creditor - Seller (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New Used	Year	Make and Model	Odometer	SOLD AS EQUIPPED / SUBJECT TO LENDER'S CREDIT APPROVAL Vehicle Identification Number	Primary Use For Which Purchased
USED	2005	GMC SAVANA	159074	1GDNJG31V351906684	Personal, family or household unless otherwise indicated below. <input checked="" type="checkbox"/> business or commercial

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
.00 %	\$.00 (e)	\$ 8800.58	\$ 8800.58 (e)	\$ 8800.58 (e)
(e) means an estimate				
YOUR PAYMENT SCHEDULE WILL BE:				
Number of Payments:		Amount of Payments:		When Payments Are Due:
One Payment of		.00		
One Payment of		.00		
N/A Payments		N/A		Monthly, Beginning N/A
0 Payments		8800.58		Monthly, Beginning 03/16/13
One Final Payment		8800.58		03/16/13
N/A		.00		N/A
Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late. Prepayment. If you pay off all your debt early, you may be charged a minimum finance charge. 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, minimum finance charges, and security interest.				

ITEMIZATION OF THE AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)	
1. Total Cash Price	
A. Cash Price of Motor Vehicle and Accessories	\$ 7732.00 (A)
1. Cash Price Vehicle	\$ 7732.00
2. Cash Price Accessories	\$.00
3. Other (Nontaxable)	
Describe	\$.00
Describe	\$.00
B. Document Processing Charge (not a governmental fee)	\$ 55.00 (B)
C. Emissions Testing Charge (not a governmental fee)	\$ 50.00 (C)
D. (Optional) Theft Deterrent Device (to whom paid)	\$.00 (D)
E. (Optional) Theft Deterrent Device (to whom paid)	\$.00 (E)
F. (Optional) Theft Deterrent Device (to whom paid) N/A	\$.00 (F)
G. (Optional) Surface Protection Product (to whom paid)	\$.00 (G)
H. (Optional) Surface Protection Product (to whom paid)	\$.00 (H)
I. Sales Tax (on taxable items in A through H)	\$ 705.33 (I)
J. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (to whom paid)	\$.00 (J)
K. (Optional) Service Contract (to whom paid) N/A	\$.00 (K)
L. (Optional) Service Contract (to whom paid) N/A	\$.00 (L)
M. (Optional) Service Contract (to whom paid) N/A	\$.00 (M)
N. (Optional) Service Contract (to whom paid) N/A	\$.00 (N)
O. (Optional) Service Contract (to whom paid) N/A	\$.00 (O)
P. Prior Credit or Lease Balance paid by Seller to	(e) \$.00 (P)
(see downpayment and trade-in calculation)	
Q. (Optional) Gap Contract (to whom paid)	\$.00 (Q)
R. (Optional) Used Vehicle Contract Cancellation Option Agreement	\$.00 (R)
S. Other (to whom paid)	\$.00 (S)
For	\$.00
Total Cash Price (A through S)	\$ 8542.33 (1)
2. Amounts Paid to Public Officials	
A. Vehicle License Fees ESTIMATED	\$ 235.00 (A)
B. Registration/Transfer/Titling Fees	\$ 15.00 (B)
C. California Tire Fees	\$.00 (C)
D. Other	\$.00 (D)
Total Official Fees (A through D)	\$ 250.00 (2)
3. Amount Paid to Insurance Companies	
(Total premiums from Statement of Insurance column a + b)	\$.00 (3)
4. <input checked="" type="checkbox"/> State Emissions Certification Fee or <input type="checkbox"/> State Emissions Exemption Fee	\$ 8.25 (4)
5. Subtotal (1 through 4)	\$ 8800.58 (5)
6. Total Downpayment	
A. Agreed Trade-In Value Yr Make	\$.00 (A)

STATEMENT OF INSURANCE		
NOTICE. No person is required as a condition of financing the purchase of a motor vehicle to purchase or negotiate any insurance through a particular insurance company, agent or broker. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.		
Vehicle Insurance		
	Term	Premium
\$ NONE Ded. Comp., Fire & Theft	N/A Mos.	\$ N/A
\$ NONE Ded. Collision	N/A Mos.	\$ NONE
Bodily Injury \$ NONE Limits	N/A Mos.	\$ N/A
Property Damage \$ NONE Limits	N/A Mos.	\$ N/A
Medical 0	N/A Mos.	\$ N/A
\$ N/A	Mos.	\$ N/A
Total Vehicle Insurance Premiums		\$ 0.00 (a)
UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYMENT FOR SUCH COVERAGE IS NOT PROVIDED BY THIS AGREEMENT.		
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.		
Buyer X		
Co-Buyer X		
Seller X		
If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.		
Application for Optional Credit Insurance		
<input type="checkbox"/> Credit Life: <input type="checkbox"/> Buyer <input type="checkbox"/> Co-Buyer <input type="checkbox"/> Both		
<input type="checkbox"/> Credit Disability (Buyer Only)		
	Term	Exp. Premium
Credit Life N/A Mos.		\$ NONE
Credit Disability N/A Mos.		\$ N/A
Total Credit Insurance Premiums		\$ NONE (b)
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 buy credit life 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. 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 above.		
You are applying for the credit insurance marked above. Your signature below means that you agree that: (1) You are not eligible for insurance if you have reached your 65th birthday. (2) You are eligible for disability insurance only if you are working for wages or profit 30 hours a week or more on the Effective Date. (3) Only the Primary Buyer is eligible for disability insurance. DISABILITY INSURANCE MAY NOT COVER CONDITIONS FOR WHICH YOU HAVE SEEN A DOCTOR OR CHIROPRACTOR IN THE LAST 6 MONTHS (Refer to "Total Disabilities Not Covered" in your policy for details). You want to buy the credit insurance.		
03/15/13	x	
Date	Buyer Signature	Age
03/15/13	x	
Date	Co-Buyer Signature	Age
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 1Q 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	NONE Mos.	NONE
Name of Gap Contract		