

JOHN N. HUGHES
Attorney at Law
Professional Service Corporation
124 West Todd Street
Frankfort, Kentucky 40601

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jnhughes@johnnhughespsc.com

January 26, 2018

Gwen Pinson
Executive Director
Public Service Commission
211 Sower Blvd.
Frankfort, KY 40601

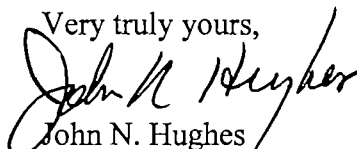
RECEIVED
JAN 26 2018
PUBLIC SERVICE
COMMISSION

Re: KY Frontier Gas Case No. 2018-00010

Dear Ms. Pinson:

Pursuant to the Order of January 22, 2018, Kentucky Frontier Gas, LLC submits the information required of 807 KAR 5:001(12)(2)(f).

Please contact me if you have any questions about this matter.

Very truly yours,

John N. Hughes
Attorney for KFG

Attachments

**Kentucky Frontier Gas LLC
Long Term Debt Financing**

Loan Description	Issue Date	Maturity Date	Interest Rate	Original Balance	Loan Balance	Interest Paid In 2017	Monthly Prin+Int Payment	Current Interest Pmt
System Loans with Community Trust Bank:			4.50%	WSJ APR	<i>projected for January 2018 pmts</i>			
SBA #1 Be-EKU-MLG	12/30/2008	12/30/2018	5.00%	\$ 1,525,000	\$ 270,243		\$ 19,870	\$ 1,126 /mo
USDA #1 Aux-Sig	4/13/2010	4/13/2025	6.00%	\$ 1,571,760	\$ 949,009		\$ 13,277	\$ 4,745
USDA #2 Aux-Sig	4/13/2010	4/13/2025	6.00%	\$ 160,431	\$ 105,444		\$ 1,475	\$ 527
SBA #2 - BTU	7/23/2012	7/23/2027	6.25%	\$ 237,000	\$ 172,743		\$ 1,883	\$ 900
SBA #3 - Public	11/2/2015	11/2/2030	6.25%	\$ 1,500,000	\$ 1,372,379		\$ 12,127	\$ 7,148
Totals				\$ 4,994,191	\$ 2,869,818	\$ -	\$ 546,590	\$ 173,349 /yr
							\$ 48,633	\$ 14,446 /mo
							<i>wtd ave</i>	6.04%

5.0% threshold for fixed SBA#2

PPmts \$373,241 /yr

Investmt 7,313,000 GR17 Depr xls
Depr 2,534,800 GR17 BB model
Bk Value 4,778,200

Capital Structure			Owners Equity	
Debt	\$ 2,870	6.0%	\$ 173.35	\$ 2,870
Equity	\$ 1,908	10.0%	\$ 190.84	\$ 4,443
	\$ 4,778	7.6%	\$ 364.19	7,313

Auto Loans with Community Trust Bank:

projected for January 2018 pmts

2015 Tacoma	4/22/2015	5/22/2020	2.99%	\$ 20,000	\$ 10,157	\$ 341	\$ 365	\$ 25
2015 Chevy 2500	1/31/2015	1/31/2020	2.99%	\$ 33,695	\$ 15,282	\$ 606	\$ 610	\$ 38
2016 Tacoma	1/14/2016	1/14/2021	2.99%	\$ 20,935	\$ 13,302	\$ 431	\$ 377	\$ 33
2015 Ford F350 svc	2/2/2015	2/2/2020	2.99%	\$ 33,951	\$ 14,880	\$ 581	\$ 614	\$ 37
2017 Tacoma	12/6/2016	12/6/2021	2.99%	\$ 27,323	\$ 21,655	\$ 730	\$ 496	\$ 54
Totals				\$ 135,903	\$ 75,276	\$ 2,689	\$ 29,547	\$ 2,251 /yr
							\$ 2,462	\$ 188 /mo

	WSJ	Wtd Ave	\$k/yr
Mar-17	4.00%	5.71%	\$ 171.2
Sep-17	4.25%	5.86%	\$ 175.9
Dec-17	4.50%	6.02%	\$ 180.7
	4.75%	6.18%	\$ 185.4
	5.00%	6.34%	\$ 190.2
	5.25%	6.59%	\$ 197.7 USDAs off floor
	5.50%	6.84%	\$ 205.2

1811 US 23
 Prestonsburg, Kentucky 41653



Phone:
 (606) 886-3861
 1-877-886-3861
 Fax (606) 889-6499

DEP # [REDACTED]
 CUST # [REDACTED]

Purchaser's Name: MY FRONTIER OAS, LLC Soc. Sec. No. [REDACTED] Date: 04/22/2015
 Purchaser's Address: PO BOX 402 D.O.B. [REDACTED] Residence Phone: 606-886-3431
 City, State & Zip: PRESTONSBURG, KY 41653 Business Phone: [REDACTED]

VEHICLE BEING PURCHASED		CASH DELIVERED PRICE OF VEHICLE	\$ 24445.00
PLEASE ENTER MY ORDER FOR THE FOLLOWING:	<input type="checkbox"/> New <input type="checkbox"/> Car <input type="checkbox"/> Used <input checked="" type="checkbox"/> Truck	STOCK NO.	26974
YEAR: <u>2015</u>	MAKE: <u>TOYOTA</u>	MILEAGE: <u>8</u>	ACCESSORIES
MODEL OR SERIES: <u>TACOMA ACCESS C</u>	BODY TYPE: <u>CLUB CAB PIC</u>		
COLOR: <u>SUPER WHITE</u>	TRIM: <u>4X4 ACC CD</u>		
M.V.I. OR SERIAL NO.: <u>5TFUX4EN8FY03E538</u>	ENGINE TYPE: <u>4</u>		
TO BE DELIVERED ON OR ABOUT: <u>04/22/2015</u>	SALESMAN: <u>CHRIS HOWELL</u>		

WARRANTY DISCLAIMER

Disclaimer Does Apply Disclaimer does NOT apply

We, the Seller, hereby expressly disclaim all warranties, either expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, and we neither assume nor authorize any other person to assume for us any liability in connection with the Sale of the Vehicle. The Manufacturer's Warranty is not affected by this disclaimer or Warranties by the Seller Dealer.

The only Dealer Warranty on this vehicle is the Limited Warranty which is issued with and made a part of this order form.

AS IS: this Vehicle is sold "as is" by us.

USED VEHICLE TRADED IN AND/OR OTHER CREDIT

YEAR: [REDACTED]	MAKE OF TRADE-IN: [REDACTED]	BODY TYPE: [REDACTED]	ENGINE TYPE: [REDACTED]
MODEL OR SERIES: [REDACTED]			
COLOR: [REDACTED]			
M.V.I. OR SERIAL NO.: [REDACTED]			

I CERTIFY THE ODOMETER READING ON MY ABOVE TRADE: READS _____ MILES. THE ODOMETER HAS HAS NOT EXCEEDED 100,000 MILES. SIGNATURE: _____

BALANCE OWED TO	Cash Price of Vehicle & Accessories	\$ 24444.00
ADDRESS	STATE AND LOCAL TAXES	1350.74
USED TRADE-IN ALLOWANCE \$ [REDACTED]	License, License Transfer, Title Registration Fee	100.00
BALANCE OWED ON TRADE-IN \$ [REDACTED]	TOTAL PRICE OF UNIT	\$ 25894.74
NET ALLOWANCE ON USED TRADE-IN \$ [REDACTED]	TOTAL CREDIT (Transfer from left column)	\$ 6110.74
REBATE \$ [REDACTED]	Unpaid Cash Balance Due on Delivery	\$ 20000.00
CASH WITH ORDER \$ 6110.74		
TOTAL CREDIT (Transfer to right column) \$ 6110.74		

Purchaser agrees that this Order includes all of the terms and conditions on both the face and reverse side hereof, that this Order cancels and supersedes any prior agreement and as of the date hereof comprises the complete and exclusive statement of the terms of the agreement relating to the subject matters covered hereby, and that THIS ORDER SHALL NOT BECOME BINDING UNTIL ACCEPTED BY DEALER OR HIS AUTHORIZED REPRESENTATIVE. Purchaser by his execution of this Order acknowledges that he has read its terms and conditions and has received a true copy of this Order.

Purchaser's Signature: [Signature] Date: 04/22/2015
 Accepted by: [Signature] (Dealer) Per: [Signature] (Name and Title)

2015 Tacoma

Amortization Table

The amortization table at the end of this worksheet calculates the principal and interest payments, ending balance, and cumulative interest for any 48 consecutive payment periods of a loan.

- ◆ To use the table, change the values in the Initial Data section of the worksheet.
- ◆ To print the table, choose Print from the File menu. The print area is set to A1:G77.
- ◆ If you increase the term of the loan or the number of payments, you will need to add more payment periods to the table. Select cells A75:G77, then drag the Fill handle (+) into the cells below the table.
- ◆ Most formulas on this worksheet are contained in defined names. To see the names and formulas, choose Name from the Insert menu, and then choose Define. Select a name from the list ('Amortization Table!Interest, for example).

2015
12/21/11

Initial Data

LOAN DATA		TABLE DATA	
Loan amount:	\$20,278.00	Table starts at date:	
Annual interest rate:	2.99%	or at payment number:	1
Term in years:	5		
Payments per year:	12		668.7109959
First payment due:	3/1/2010		

PERIODIC PAYMENT

Entered payment:		The table uses the calculated periodic payment amount, unless you enter a value for "Entered payment."
Calculated payment:	\$364.28	

CALCULATIONS

Use payment of:	\$364.28	Beginning balance at payment 1:	\$20,278.00
1st payment in table: 1		Cumulative interest prior to payment 1:	\$0.00

Table

REV
12

No.	Payment Date	Beginning Balance	Interest	Principal	Ending Balance	Cumulative Interest
1	3/1/2010	20,278.00	50.53	313.75	19,964.25	50.53
2	4/1/2010	19,964.25	49.74	314.53	19,649.71	100.27
3	5/1/2010	19,649.71	48.96	315.32	19,334.39	149.23
4	6/1/2010	19,334.39	48.17	316.10	19,018.29	197.41
5	7/1/2010	19,018.29	47.39	316.89	18,701.40	244.79
6	8/1/2010	18,701.40	46.60	317.68	18,383.72	291.39
7	9/1/2010	18,383.72	45.81	318.47	18,065.24	337.20
8	10/1/2010	18,065.24	45.01	319.27	17,745.98	382.21
9	11/1/2010	17,745.98	44.22	320.06	17,425.92	426.43
10	12/1/2010	17,425.92	43.42	320.86	17,105.06	469.85
11	1/1/2011	17,105.06	42.62	321.66	16,783.40	512.47
12	2/1/2011	16,783.40	41.82	322.46	16,460.94	554.28
13	3/1/2011	16,460.94	41.02	323.28	16,137.67	595.30
14	4/1/2011	16,137.67	40.21	324.07	15,813.60	635.51
15	5/1/2011	15,813.60	39.40	324.88	15,488.73	674.91
16	6/1/2011	15,488.73	38.59	325.69	15,163.04	713.50
17	7/1/2011	15,163.04	37.78	326.50	14,836.54	751.29
18	8/1/2011	14,836.54	36.97	327.31	14,509.23	788.25
19	9/1/2011	14,509.23	36.15	328.13	14,181.10	824.41
20	10/1/2011	14,181.10	35.33	328.94	13,852.16	859.74
21	11/1/2011	13,852.16	34.51	329.76	13,522.40	894.26
22	12/1/2011	13,522.40	33.69	330.59	13,191.81	927.95
23	1/1/2012	13,191.81	32.87	331.41	12,860.40	960.82
24	2/1/2012	12,860.40	32.04	332.24	12,528.17	992.86

PAYMENT QUOTE.xls

*2016
- 10.00.000
22.4.11*

No.	Payment Date	Beginning Balance	Interest	Principal	Ending Balance	Cumulative Interest
25	3/1/2012	12,528.17	31.22	333.08	12,195.10	1,024.08
26	4/1/2012	12,195.10	30.39	333.89	11,861.21	1,054.48
27	5/1/2012	11,861.21	29.65	334.72	11,526.49	1,084.02
28	6/1/2012	11,526.49	28.72	335.68	11,190.93	1,112.74
29	7/1/2012	11,190.93	27.88	336.39	10,854.53	1,140.62
30	8/1/2012	10,854.53	27.05	337.23	10,517.30	1,167.67
31	9/1/2012	10,517.30	26.21	338.07	10,179.22	1,193.87
32	10/1/2012	10,179.22	25.36	338.92	9,840.31	1,219.24
33	11/1/2012	9,840.31	24.52	339.76	9,500.65	1,243.76
34	12/1/2012	9,500.55	23.67	340.61	9,159.94	1,267.43
35	1/1/2013	9,159.94	22.82	341.46	8,818.49	1,290.25
36	2/1/2013	8,818.49	21.97	342.31	8,476.18	1,312.22
37	3/1/2013	8,476.18	21.12	343.16	8,133.02	1,333.34
38	4/1/2013	8,133.02	20.26	344.01	7,789.01	1,353.61
39	5/1/2013	7,789.01	19.41	344.87	7,444.14	1,373.02
40	6/1/2013	7,444.14	18.56	345.73	7,098.40	1,391.58
41	7/1/2013	7,098.40	17.69	346.59	6,751.81	1,409.25
42	8/1/2013	6,751.81	16.82	347.46	6,404.36	1,426.07
43	9/1/2013	6,404.36	15.96	348.32	6,056.04	1,442.03
44	10/1/2013	6,068.04	15.09	349.19	5,706.85	1,457.12
45	11/1/2013	5,708.85	14.22	350.08	5,356.79	1,471.34
46	12/1/2013	5,358.79	13.36	350.93	5,006.85	1,484.69
47	1/1/2014	5,008.85	12.47	351.81	4,654.05	1,497.16
48	2/1/2014	4,654.05	11.60	352.68	4,301.37	1,608.76

RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT No. <u> </u> Date <u>04/22/2015</u>	Seller MANN TOYOTA* 1811 US 23 NORTH PRESTONSBURG, KY, 41633 <small>*We and "us" mean the Seller above, its successors and assigns.</small>	Buyer KY FRONTIER GAS, LLC P.O. BOX 488 PRESTONSBURG, KY 41633 <small>"You" and "your" mean each Buyer above, and guarantor, jointly and individually.</small>
	SALE: You agree to purchase from us, on a time basis, subject to the terms and conditions of this contract and security agreement (Contract), the Motor Vehicle (Vehicle) and services described below. The Vehicle is sold in its present condition, together with the usual accessories and attachments.	

Description of Motor Vehicle Purchased

Year	2015	VIN	5TFUX4EN2FX036538	Other:
Make	TOYOTA	Lic. No./Year		
Model	TACOMA-ACC	IF New	<input checked="" type="checkbox"/>	Used <input type="checkbox"/>

SECURITY: To secure your payment and performance under the terms of this Contract, you give us a security interest in the Vehicle, all accessories, attachments, accessories, and equipment placed in or on the Vehicle, together called Property, and proceeds of the Property. Our interest will not extend to consumer goods unless you acquire rights to them within 10 days after we enter into this Contract, or they are installed in or affixed to the Vehicle.

PROMISE TO PAY AND PAYMENT TERMS: You promise to pay us the principal amount of \$ 20278.00, plus finance charges accruing on the unpaid balance at the rate of 2.99 % per year from today's date until maturity. Finance charges accrue on a 365/365 day basis. After maturity, or after you default and we demand payment, we will earn finance charges on the unpaid balance at 2.99 % per year. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the TRUTH IN LENDING DISCLOSURES. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

MINIMUM FINANCE CHARGE: You agree to pay a minimum finance charge of \$ 25.00 if you pay this Contract in full before we have earned that much in finance charges.

DOWN PAYMENT: You also agree to pay, or apply to the Cash Price, on or before today's date, any cash, rebate and net trade-in value described in the ITEMIZATION OF AMOUNT FINANCED. You agree to make deferred payments as part of the cash down payment as reflected in your Payment Schedule.

ADDITIONAL CHARGE: You agree to pay a processing fee of \$ 199.00 that will be paid in cash. financed over the term of the Contract.

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 when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of credit.
3.38 %	\$1804.80	\$ 20079.00	\$ 21883.80	\$ 27994.54

Payment Schedule: Your payment schedule will be

Number of Payments	Amount of Payments	When Payments Are Due
60	364.23	MONTHLY, BEGINNING 05/05/2015

Security: You are giving a security interest in the Motor Vehicle purchased.

Late Charge: If a payment is more than 10 days late, you will be charged five percent (5%) of the scheduled payment amount, not to exceed \$25.00.

Prepayment: If you pay off this Contract early, you may will not have to pay a Minimum Finance Charge.

Contract Provisions: You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

CREDIT INSURANCE: Credit life, credit health (accident and health), and any other insurance coverage quoted below, are not required to obtain credit and we will not provide them unless you sign and agree to pay the additional premium. If you want such insurance, we will obtain it for you (if you qualify for coverage). We are quoting below ONLY the coverages you have chosen to purchase.

ITEMIZATION OF AMOUNT FINANCED

Vehicle Price (incl. sales tax of \$ 1356.74)	\$ 25811.74
Service Contract, Paid to:	\$ NA
Cash Price	\$ 25811.74
Manufacturer's Rebate	\$ NA
Cash Down Payment	\$ 6110.74
Deferred Down Payment	\$ NA
a. Total Cash/Rebate Down	\$ 6110.74
b. Trade-In Allowance	\$ NA
c. Less: Amount owing	\$ NA
Paid to:	
d. Net Trade-In (b. minus c.)	\$ NA
e. Net Cash/Trade-In (a. plus d.)	\$ 6110.74

Down Payment (e.; disclose as \$0 if negative)	\$ 6110.74
Unpaid Balance of Cash Price	\$ 19701.00
Amount to Finance line e. (If e. is negative)	\$ NA
Paid to Public Officials, including filing fees	\$ NA
Insurance Premiums paid to insurance company(ies)	\$ NA
To: Processing Fee to Creditor	\$ 199.00
To: DOCUMENTARY FEE	\$ NA
To: LICENSE/TITLE/TAXES	\$ 199.00
To: V.S.I.	\$ 79.00
To:	\$ NA
Total Other Charges/Amounts Pd. to Others	\$ 377.00
Less: Prepaid Finance Charges	\$ 199.00
Amount Financed	\$ 20079.00

We may retain or receive a portion of any amounts paid to others. This Contract requires that a copy of it be furnished to you at the time it is executed.

NOTICE TO THE BUYER

(1) DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. (2) YOU ARE ENTITLED TO A COPY OF THE CONTRACT YOU SIGN. (3) UNDER THE LAW, YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND UNDER CERTAIN CONDITIONS TO OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE. (4) THIS CONTRACT SHALL BECOME EFFECTIVE ONLY WHEN SIGNED AND EXECUTED BY THE BUYER AND SELLER.

SINGLE-INTEREST INSURANCE: You must purchase single-interest insurance as part of this sale transaction. You may purchase the coverage from a company of your choice, reasonably acceptable to us. If you buy the coverage from or through us, you will pay \$ 79.00 for 60 MONTHS of coverage.

SERVICE CONTRACT: With your purchase of the Vehicle, you agree to purchase a Service Contract to cover _____.

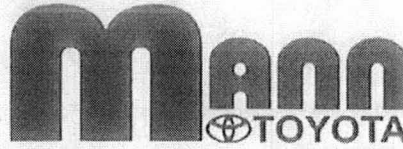
This Service Contract will be in effect for _____.

ASSIGNMENT: This Contract and Security Agreement is assigned to Community Trust Bank, Inc., P.O. Box 2847, Plainville, KY 41502, the Assignee, phone 606-771-4145. This assignment is made under the terms of a separate agreement, under the terms of the ASSIGNMENT BY SELLER on page 2. This assignment is made with recourse.

Seller: By James J. Pove Date 04/22/2015

Buyer: KY Frontier Gas LLC Date 04/22/2015
 Signature: [Signature] Date _____
 Signature: _____ Date _____

1811 US 23
Prestonsburg, Kentucky 41653



Phone:
(606) 886-3861
1-877-886-3861
Fax (606) 889-6499

DEAL #: [REDACTED]
CUST #: [REDACTED]

Purchaser's Name KY. FRONTIER GAS, LLC. Soc. Sec. No. [REDACTED] Date 01/14/2016
Purchaser's Address PO BOX 408 D.O.B. _____ Residence Phone 606-886-2431
City, State & Zip PRESTONSBURG, KY 41653 Business Phone _____

VEHICLE BEING PURCHASED		CASH DELIVERED PRICE OF VEHICLE	\$ 24977.27
PLEASE ENTER MY ORDER FOR THE FOLLOWING:	<input checked="" type="checkbox"/> New <input type="checkbox"/> Car <input type="checkbox"/> Used <input checked="" type="checkbox"/> Truck	STOCK NO.	
YEAR <u>2016</u>	MAKE <u>TOYOTA</u>	MILEAGE <u>5</u>	
MODEL OR SERIES <u>TACOMA ACCESS C</u>	BODY TYPE <u>CLUB CAB PIC</u>		
COLOR _____	TRIM _____		
M.V.I. OR SERIAL NO. <u>5TFSX5EN26X042385</u>	ENGINE TYPE <u>4</u>		
TO BE DELIVERED ON OR ABOUT <u>01/14/2016</u>	SALESMAN <u>CHRIS HOWELL</u>		

WARRANTY DISCLAIMER

Disclaimer Does Apply Disclaimer does NOT apply
 We, the Seller, hereby expressly disclaim all warranties, either expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, and we neither assume nor authorize any other person to assume for us any liability in connection with the Sale of the Vehicle. The Manufacturer's Warranty is not affected by this disclaimer or Warranties by the Seller Dealer.

The only Dealer Warranty on this vehicle is the Limited Warranty which is issued with and made a part of this order form.

AS IS: this Vehicle is sold "as is" by us.

USED VEHICLE TRADED IN AND/OR OTHER CREDIT

YEAR _____	MAKE OF TRADE-IN _____
MODEL OR SERIES _____	BODY TYPE _____
COLOR _____	TRIM _____
M.V.I. OR SERIAL NO. _____	ENGINE TYPE _____

I CERTIFY THE ODOMETER READING ON MY ABOVE TRADE: READS _____ MILES. THE ODOMETER HAS HAS NOT EXCEEDED 100,000 MILES. SIGNATURE: _____

BALANCE OWED TO	Cash Price of Vehicle & Accessories	\$ 24977.27
ADDRESS	STATE AND LOCAL TAXES	1300.24
USED TRADE-IN ALLOWANCE \$ <u>NA</u>	License, License Transfer, Title Registration Fee	299.00
BALANCE OWED ON TRADE-IN \$ <u>NA</u>	TOTAL PRICE OF UNIT	\$ 26576.51
NET ALLOWANCE ON USED TRADE-IN \$ <u>NA</u>	TOTAL CREDIT (Transfer from left column)	\$ 6000.00
REBATE \$ <u>NA</u>	Unpaid Cash Balance Due on Delivery	\$ 20576.51
CASH WITH ORDER \$ <u>6000.00</u>		
TOTAL CREDIT (Transfer to right column) \$ <u>6000.00</u>		
MEMO		

Purchaser agrees that this Order includes all of the terms and conditions on both the face and reverse side hereof, that this Order cancels and supersedes any prior agreement and as of the date hereof comprises the complete and exclusive statement of the terms of the agreement relating to the subject matters covered hereby, and that THIS ORDER SHALL NOT BECOME BINDING UNTIL ACCEPTED BY DEALER OR HIS AUTHORIZED REPRESENTATIVE. Purchaser by his execution of this Order acknowledges that he has read its terms and conditions and has received a true copy of this Order.

Purchaser's Signature [Signature] Date 01/14/2016
 Accepted by MANN TOYOTA (Dealer) Per [Signature] (Name and Title)

2016 TACOUNT
SR 424
224.13
427.13
1/2

PAYMENT QUOTE.xls

Amortization Table

The amortization table at the end of this worksheet calculates the principal and interest payments, ending balance, and cumulative interest for any 48 consecutive payment periods of a loan.

- ◆ To use the table, change the values in the Initial Data section of the worksheet.
- ◆ To print the table, choose Print from the File menu. The print area is set to A1:G77.
- ◆ If you increase the term of the loan or the number of payments, you will need to add more payment periods to the table. Select cells A75:G77, then drag the Fill handle (•) into the cells below the table.
- ◆ Most formulas on this worksheet are contained in defined names. To see the names and formulas, choose Name from the Insert menu, and then choose Define. Select a name from the list ('Amortization Table'Interest, for example).

par TR

Initial Data 31

LOAN DATA	TABLE DATA
Loan amount: \$20,934.51	Table starts at date:
Annual interest rate: 2.99%	or at payment number: 1
Term in years: 5	
Payments per year: 12	650.917288
First payment due: 3/1/2010	

46 to 507
of 427.13

224.13
427.13

PERIODIC PAYMENT

Entered payment:		The table uses the calculated periodic payment amount, unless you enter a value for "Entered payment."
Calculated payment:	\$376.07	

CALCULATIONS

Use payment of:	\$376.07	Beginning balance at payment 1:	\$20,934.51
1st payment in table: 1		Cumulative interest prior to payment 1:	\$0.00

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Ending Balance	Cumulative Interest
1	3/1/2010	20,934.51	52.16	323.91	20,610.60	52.16
2	4/1/2010	20,610.60	51.35	324.72	20,285.88	103.52
3	5/1/2010	20,285.88	50.55	325.53	19,960.35	154.06
4	6/1/2010	19,960.35	49.73	326.34	19,634.02	203.80
5	7/1/2010	19,634.02	48.92	327.15	19,306.86	252.72
6	8/1/2010	19,306.86	48.11	327.97	18,978.90	300.82
7	9/1/2010	18,978.90	47.29	328.78	18,650.11	348.11
8	10/1/2010	18,650.11	46.47	329.60	18,320.51	394.58
9	11/1/2010	18,320.51	45.65	330.42	17,990.09	440.23
10	12/1/2010	17,990.09	44.83	331.25	17,658.84	485.06
11	1/1/2011	17,658.84	44.00	332.07	17,326.77	529.06
12	2/1/2011	17,326.77	43.17	332.90	16,993.87	572.23
13	3/1/2011	16,993.87	42.34	333.73	16,660.14	614.57
14	4/1/2011	16,660.14	41.51	334.58	16,325.58	656.08
15	5/1/2011	16,325.58	40.68	335.39	15,990.18	696.76
16	6/1/2011	15,990.18	39.84	336.23	15,653.95	736.60
17	7/1/2011	15,653.95	39.00	337.07	15,316.88	775.61
18	8/1/2011	15,316.88	38.16	337.91	14,978.97	813.77
19	9/1/2011	14,978.97	37.32	338.75	14,640.22	851.10
20	10/1/2011	14,640.22	36.48	339.59	14,300.63	887.57
21	11/1/2011	14,300.63	35.63	340.44	13,960.19	923.21
22	12/1/2011	13,960.19	34.78	341.29	13,618.90	957.99
23	1/1/2012	13,618.90	33.93	342.14	13,276.76	991.92
24	2/1/2012	13,276.76	33.08	342.99	12,933.77	1,025.01

2014
 10/03/2013
 2/2

PAYMENT QUOTE.xls

No.	Payment Date	Beginning Balance	Interest	Principal	Ending Balance	Cumulative Interest
25	3/1/2012	12,933.77	32.23	343.85	12,589.93	1,067.23
26	4/1/2012	12,589.93	31.37	344.70	12,245.22	1,088.60
27	5/1/2012	12,245.22	30.51	345.58	11,899.66	1,119.11
28	6/1/2012	11,899.66	29.65	346.42	11,553.24	1,148.78
29	7/1/2012	11,553.24	28.79	347.29	11,205.96	1,177.55
30	8/1/2012	11,205.95	27.92	348.16	10,857.80	1,205.47
31	9/1/2012	10,857.80	27.05	349.02	10,508.78	1,232.53
32	10/1/2012	10,508.78	26.18	349.89	10,158.89	1,258.71
33	11/1/2012	10,158.89	25.31	350.76	9,808.13	1,284.02
34	12/1/2012	9,808.13	24.44	351.63	9,456.50	1,308.46
35	1/1/2013	9,456.50	23.56	352.51	9,103.99	1,332.02
36	2/1/2013	9,103.99	22.68	353.39	8,750.60	1,354.71
37	3/1/2013	8,750.60	21.80	354.27	8,396.33	1,376.51
38	4/1/2013	8,396.33	20.92	355.15	8,041.18	1,397.43
39	5/1/2013	8,041.18	20.04	356.04	7,685.14	1,417.47
40	6/1/2013	7,685.14	19.15	356.92	7,328.22	1,436.62
41	7/1/2013	7,328.22	18.26	357.81	6,970.41	1,454.88
42	8/1/2013	6,970.41	17.37	358.70	6,611.70	1,472.24
43	9/1/2013	6,611.70	16.47	359.60	6,252.10	1,488.72
44	10/1/2013	6,252.10	15.58	360.49	5,891.61	1,504.30
45	11/1/2013	5,891.61	14.68	361.39	5,530.21	1,518.98
46	12/1/2013	5,530.21	13.78	362.29	5,167.92	1,532.76
47	1/1/2014	5,167.92	12.88	363.20	4,804.73	1,545.63
48	2/1/2014	4,804.73	11.97	364.10	4,440.62	1,557.60

RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT No. <u>01/14/2016</u> Date <u>01/14/2016</u>	Seller <u>1811 HWY. US 23 N.</u> <u>PRESTONSBURG, KY. 41653</u> We and "us" mean the Seller above, its successors and assigns.	Buyer <u>KY. FRONTIER GAS, LLC</u> <u>PO BOX 488</u> <u>PRESTONSBURG, KY 41653</u> You and "you" mean each Buyer above, and guarantor, jointly and individually.
--	---	--

SALE: You agree to purchase from us, on a time basis, subject to the terms and conditions of this contract and security agreement (Contract), the Motor Vehicle (Vehicle) and accessories described below. The Vehicle is sold in its present condition, together with the usual accessories and attachments.

Description of Motor Vehicle Purchased	Year 2016	VIN 5TF8X5EN2GX042385	Other:
Make	TOYOTA	Lic. No./Year	
Model	TACOMA-R20	<input checked="" type="checkbox"/> New <input type="checkbox"/> Used	

Description of Trade-In

SECURITY: To secure your payment and performance under the terms of this Contract, you give us a security interest in the Vehicle, all accessories, attachments, accessories, and equipment placed in or on the Vehicle, together called the Property, and proceeds of the Property. Our interest will not extend to consumer goods unless you acquire rights to them within 10 days after we enter into this Contract, or they are installed in or affixed to the Vehicle.

PROMISE TO PAY AND PAYMENT TERMS: You promise to pay us the principal amount of \$ 20934.51, plus finance charges accruing on the unpaid balance at the rate of 2.99 % per year from today's date until maturity. Finance charges accrue on a 365/365 day basis. After maturity, or after you default and we demand payment, we will earn finance charges on the unpaid balance at 4.99 % per year. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the TRUTH IN LENDING DISCLOSURES. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

MINIMUM FINANCE CHARGE: You agree to pay a minimum finance charge of \$ 25.00 if you pay this Contract in full before we have earned that much in finance charges.

DOWN PAYMENT: You also agree to pay, or apply to the Cash Price, on or before today's date, any cash, rebata and net trade-in value described in the ITEMIZATION OF AMOUNT FINANCED. You agree to make deferred payments as part of the cash down payment as reflected in your Payment Schedule.

ADDITIONAL CHARGE: You agree to pay a processing fee of \$ 199.00 that will be paid in cash. financed over the term of the Contract.

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 when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of
3.37 %	\$ 1856.29	\$ 20735.51	\$ 22591.80	\$ 26591.80

Payment Schedule: Your payment schedule will be

Number of Payments	Amount of Payments	When Payments Are Due
60	\$ 375.36	MONTHLY BEGINNING: 02/29/2016

Security: You are giving a security interest in the Motor Vehicle purchased.
 Late Charges: If a payment is more than 10 days late, you will be charged five percent (5%) of the scheduled payment amount, not to exceed \$25.00.

Prepayment: If you pay off this Contract early, you may will not have to pay a Minimum Finance Charge.
 Contract Provisions: You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

CREDIT INSURANCE: Credit life, credit health (accident and health), and any other insurance coverage quoted below, are not required to obtain credit and we will not provide them unless you sign and agree to pay the additional premium. If you want such insurance, we will obtain it for you (if you qualify for coverage). We are quoting below ONLY the coverages you have chosen to purchase.

Credit Life: Insured Single Joint Prem. \$ NA Term NA

Credit Health: Insured Single Joint Prem. \$ NA Term NA

Your signature below means you want (only) the insurance coverage(s) quoted above. If none are quoted, you have declined any coverages we offered.

Buyer Job Buyer Job

PROPERTY INSURANCE: You must insure the Property securing this Contract. You may freely choose the agent and insurer through or by which your insurance is placed. We will not refuse any adequate insurance policy that you provide. The collision coverage deductible may not exceed \$ NA if you get insurance from or through us you will pay \$ NA of coverage.

This premium is calculated as follows:

\$ NA Deductible, Collision Coverage \$ NA

\$ NA Deductible, Comprehensive Cov. \$ NA

Fire-Theft and Combined Additional Coverage \$ NA

Liability insurance coverage for personal liability and property damage caused to others is not included in this Contract unless checked and indicated.

SINGLE-INTEREST INSURANCE: You must purchase single-interest insurance as part of this sale transaction. You may purchase the coverage from a company of your choice, reasonably acceptable to us. You buy the coverage from us through us you will pay \$ NA of coverage.

SERVICE CONTRACT: With your purchase of the Vehicle, you agree to purchase a Service Contract to cover

This Service Contract will be in effect for

ASSIGNMENT: This Contract and Security Agreement is assigned to Community Trust Bank, Inc., P.O. Box 2047, Phyllis, KY 41502

the Assignee, phone 800-433-6998. This assignment is made under the terms of a separate agreement. This assignment is made with recourse.

Sold By: Job Date 01/14/2016

ITEMIZATION OF AMOUNT FINANCED

Vehicle Price (incl. sales tax of \$ <u>1388.24</u>)	\$ 26357.51
Service Contract, Paid for:	NA
Cash Price	\$ 26357.51
Manufacturer's Rebate	\$ NA
Cash Down Payment	\$ 6000.00
Deferred Down Payment	\$ NA
a. Total Cash/Rebate Down	\$ 6000.00
b. Trade-In Allowance	\$ NA
c. Loan Amount owing	\$ NA
Paid to:	
d. Net Trade-In (b. minus c.)	\$ NA
e. Net Cash/Trade-In (a. plus d.)	\$ 6000.00
Down Payment (e.; disclose as \$0 if negative)	\$ 6000.00
Unpaid Balance of Cash Price	\$ 20357.51
Amount to Finance line e. (if e. is negative)	\$ NA
Paid to Public Officials, including filing fees	\$ NA
Insurance Premiums paid to insurance company(ies)	\$ NA
To: Community Trust Bank Fee	\$ 199.00
To: DOCUMENTARY FEE	\$ 199.00
To: LICENSE/TITLE/REG. FEE	\$ 100.00
To: U.S. ...	\$ 79.00
To: NA	\$ NA
Total Other Charges/Amounts Pd. to Others	\$ 577.00
Less: Prepaid Finance Charges	\$ 195.00
Amount Financed	\$ 20735.51

We may retain or receive a portion of any amounts paid to others. This Contract requires that a copy of it be furnished to you at the time it is executed.

NOTICE TO THE BUYER

(1) DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. (2) YOU ARE ENTITLED TO A COPY OF THE CONTRACT YOU SIGN. (3) UNDER THE LAW, YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND UNDER CERTAIN CONDITIONS TO OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE. (4) THIS CONTRACT SHALL BECOME EFFECTIVE ONLY WHEN SIGNED AND EXECUTED BY THE BUYER AND SELLER.

BY SIGNING BELOW BUYER AGREES TO THE TERMS ON PAGES 1 AND 2 OF THIS CONTRACT AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS CONTRACT.

Buyer: KY. Frontier Gas, LLC.
Job Date 01/14/2016
Job KY. FRONTIER GAS, LLC.
Job STBEN SWIRE, MEMBER NCR

Signature _____ Date _____

Seller By: Job



HONDA



Freedom Ford Honda

U.S. 23, 460 & 80 - P. O. Box 210 • Ivel, Kentucky 41642
(606) 200-3190, 1-888-430-9289 • Fax (606) 478-1235

PLEASE ENTER MY ORDER FOR THE FOLLOWING

New Used Demonstrator Car Truck Trailer

Key Nos. _____ S.W. _____ G.W. _____

Year 15 Make _____ Model _____ CD Type _____

Color FORD WHITE Trim _____ Serial No. 1YDR79H67FEC65828

Stock No. _____ Sales Person WELLS, KENNETH Mileage _____

Date 02/02/15

Purchaser's Name KY FRONTIER GAS LLC

Street Address 104 SAND CASTLE DRIVE

City EMERALD ISLE NC 28594 State _____ Zip _____

Residence Phone _____ Business Phone _____

Birth Month _____ S.S. # _____

Birth Month _____ S.S.# _____

INSURANCE COVERAGE

Purchaser may choose the person through which the insurance is obtained

Name of Insurer: _____

Address of Insurer _____

City of Insurer _____ Phone _____

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

OUTSIDE LIEN INFORMATION

Lien Holder COMMUNITY TRUST BANK

Address PO BOX 2947

PIKEVILLE KY 41502 6065341414 Phone _____

Amount 33950.61 Date 02/02/15 Type RETAIL

DESCRIPTION OF TRADE IN

Year _____ Make _____ Model _____

Type _____ Serial No. _____

Color _____ Mileage _____ Title No. _____

CASH PRICE OF VEHICLE 31946.66

ACCESSORIES _____

CASH PRICE 32145.66

TEMPORARY TAG 2 00

TAX 2004.05

License _____ Title _____ Lien _____ Sales Tax _____

PAY OFF INFORMATION

Name _____ Phone _____

Address _____

Amount _____ Account No. _____

Total Amount Financed \$ 33950.61 For (Number of Months) 60 at 3.21 % Rate of Interest.

Monthly Payments of \$ 614.22 Due at 19 of the Month

1. TOTAL CASH PRICE DELIVERED 33952.61

2. CASH DOWN PAYMENT TOTAL 2

3. TRADE IN TOTAL 3

LESS BALANCING OWNING TO _____

4. TOTAL DOWN PAYMENT (2 + 3) _____

5. UNPAID BALANCE OF CASH PRICE (1 - 4) 33950.61

TERMS

UNLESS THE MANUFACTURER OR THE DEALER HAS ISSUED SPECIFIC WARRANTY ON THIS VEHICLE, SEE THE DISCLAIMER OF WARRANTY ON THE BACK OF THIS CONTRACT. (SEE SECTIONS 3, 4, 5 ON REVERSE)

1. I hereby certify that this order includes all the terms and conditions, on both the face and reverse side hereof, that this order cancels and supersedes any prior agreement and as of the date hereof comprises the complete and exclusive statement of the terms of the agreement relating to the subject matters covered hereby, and that THIS ORDER SHALL NOT BECOME BINDING UNTIL ACCEPTED BY DEALER OR HIS AUTHORIZED REPRESENTATIVE; AND

2. I have reviewed this order and fully understand that my new unit will be equipped only with the optional equipment specifically listed on the face of this order plus all standard equipment as designated by the manufacturer at time of delivery; AND

3. All equipment (including tires) as appraised on my trade in will remain.

I certify that I am 18 years of age, or older; and that I have read the printed matter on the front and back hereof and agree to it as a part of this order the same as if it were printed above my signature

6. OTHER CHARGES CONSISTING OF TOTAL 6

Cr. Life Ins. _____
A & H Ins. _____
Ext. Ser. Plan _____
Other _____

7. UNPAID BALANCE (5 + 6) 33950.61

8. FINANCE CHARGE 2902.99

9. TOTAL OF PAYMENTS (7 + 8) 36853.60

10. DEFERRED PAYMENT PRICE (1 + 6 + 8) 36853.60

11. ANNUAL PERCENTAGE RATE % 3.21

WELLS, KENNETH
Salesperson

This Order is not valid unless signed and accepted by the Dealer or his authorized representative.

Date 02/02/15

Signed (1) [Signature] Purchaser

(2) [Signature] Purchaser

Approved [Signature] Dealer or Authorized Representative

SEE REVERSE SIDE FOR ADDITIONAL TERMS OF THE SALE

FOR OFFICE USE ONLY

R _____
L _____
A _____
E _____
TOTAL

2015 Ford F350

Amortization Table

The amortization table at the end of this worksheet calculates the principal and interest payments, ending balance, and cumulative interest for any 48 consecutive payment periods of a loan.

- ◆ To use the table, change the values in the Initial Data section of the worksheet.
- ◆ To print the table, choose Print from the File menu. The print area is set to A1:G77.
- ◆ If you increase the term of the loan or the number of payments, you will need to add more payment periods to the table. Select cells A75:G77, then drag the Fill handle (*) into the cells below the table.
- ◆ Most formulas on this worksheet are contained in defined names. To see the names and formulas, choose Name from the Insert menu, and then choose Define. Select a name from the list ('Amortization Table!Interest, for example).

200.10

60300248851-3

Initial Data

LOAN DATA		TABLE DATA	
Loan amount:	\$34,149.61	Table starts at date:	
Annual Interest rate:	2.99%	or at payment number:	1
Term in years:	5		
Payments per year:	12		419.5179653
First payment due:	3/19/2015		

PERIODIC PAYMENT

Entered payment:		The table uses the calculated periodic payment amount, unless you enter a value for "Entered payment."
Calculated payment:	\$613.47	

614.22

CALCULATIONS

Use payment of:	\$613.47	Beginning balance at payment 1:	\$34,149.61
1st payment in table:	1	Cumulative Interest prior to payment 1:	\$0.00

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Ending Balance	Cumulative Interest
1	3/19/2015	34,149.61	85.09	528.38	33,621.23	85.09
2	4/19/2015	33,621.23	83.77	529.70	33,091.53	168.86
3	5/19/2015	33,091.53	82.45	531.02	32,560.51	251.32
4	6/19/2015	32,560.51	81.13	532.34	32,028.17	332.45
5	7/19/2015	32,028.17	79.80	533.67	31,494.50	412.25
6	8/19/2015	31,494.50	78.47	535.00	30,959.50	490.72
7	9/19/2015	30,959.50	77.14	536.33	30,423.17	567.86
8	10/19/2015	30,423.17	75.80	537.67	29,885.50	643.67
9	11/19/2015	29,885.50	74.46	539.01	29,346.49	718.13
10	12/19/2015	29,346.49	73.12	540.35	28,806.14	791.25
11	1/19/2016	28,806.14	71.78	541.70	28,264.45	863.03
12	2/19/2016	28,264.45	70.43	543.05	27,721.40	933.46
13	3/19/2016	27,721.40	69.07	544.40	27,177.00	1,002.53
14	4/19/2016	27,177.00	67.72	545.76	26,631.25	1,070.24
15	5/19/2016	26,631.25	66.36	547.12	26,084.13	1,138.60
16	6/19/2016	26,084.13	64.99	548.48	25,535.65	1,201.59
17	7/19/2016	25,535.65	63.63	549.85	24,985.80	1,265.22
18	8/19/2016	24,985.80	62.26	551.22	24,434.59	1,327.48
19	9/19/2016	24,434.59	60.88	552.59	23,882.00	1,388.36
20	10/19/2016	23,882.00	59.51	553.97	23,328.03	1,447.86
21	11/19/2016	23,328.03	58.13	555.35	22,772.69	1,505.99
22	12/19/2016	22,772.69	56.74	556.73	22,215.96	1,562.73
23	1/19/2017	22,215.96	55.35	558.12	21,657.84	1,618.09
24	2/19/2017	21,657.84	53.96	559.51	21,098.33	1,672.05

2015 05/05 2:53
2/18/14

PAYMENT QUOTE.xls

No.	Payment Date	Beginning Balance	Interest	Principal	Ending Balance	Cumulative Interest
26	3/19/2017	21,098.33	52.57	560.90	20,537.43	1,724.62
28	4/19/2017	20,537.43	51.17	562.30	19,975.13	1,775.79
27	5/19/2017	19,975.13	49.77	563.70	19,411.43	1,825.56
28	8/19/2017	19,411.43	48.37	566.11	18,846.32	1,873.93
29	7/19/2017	18,846.32	46.98	566.51	18,279.81	1,920.89
30	8/19/2017	18,279.81	45.55	567.92	17,711.89	1,966.44
31	9/19/2017	17,711.89	44.13	569.34	17,142.55	2,010.57
32	10/19/2017	17,142.55	42.71	570.76	16,571.79	2,053.28
33	11/19/2017	16,571.79	41.29	572.18	15,999.81	2,094.57
34	12/19/2017	15,999.81	39.87	573.81	15,426.00	2,134.44
35	1/19/2018	15,426.00	38.44	575.04	14,850.97	2,172.88
36	2/19/2018	14,850.97	37.00	576.47	14,274.50	2,209.88
37	3/19/2018	14,274.50	35.57	577.90	13,696.59	2,245.45
38	4/19/2018	13,696.59	34.13	579.34	13,117.26	2,279.57
39	5/19/2018	13,117.26	32.68	580.79	12,536.46	2,312.28
40	6/19/2018	12,536.46	31.24	582.24	11,954.22	2,343.50
41	7/19/2018	11,954.22	29.79	583.69	11,370.54	2,373.28
42	8/19/2018	11,370.54	28.33	585.14	10,785.40	2,401.61
43	9/19/2018	10,785.40	26.87	586.60	10,198.80	2,428.49
44	10/19/2018	10,198.80	25.41	588.06	9,610.74	2,453.90
45	11/19/2018	9,610.74	23.95	588.53	9,021.21	2,477.85
46	12/19/2018	9,021.21	22.48	590.99	8,430.22	2,500.32
47	1/19/2019	8,430.22	21.01	592.47	7,837.75	2,521.33
48	2/19/2019	7,837.75	19.53	593.94	7,243.81	2,540.86

RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT No. _____ Date <u>02/02/2015</u>	Seller FREEDOM AUTOMOTIVE OF INDIANA 45 MALCOLM D. LAWRE DRIVE INDIANAPOLIS IN 46242	Buyer CRYSTOPHER BIRD 104 SAND CASTLE DRIVE EMERALD ISLE, IN 46034
	"We" and "us" mean the Seller above, its successors and assigns.	"You" and "your" mean each Buyer above, and guarantor, jointly and individually.

SALE: You agree to purchase from us, on a time basis, subject to the terms and conditions of this contract and security agreement (Contract), the Motor Vehicle (Vehicle) and services described below. The Vehicle is sold in its present condition, together with the usual accessories and attachments.

Description of	Year	2015	VIN	1FDRF3H97FEC65328	Other:
Motor Vehicle	Make	FORD	Lic. No./Year		
Purchased	Model	F350 PICKUP	<input checked="" type="checkbox"/> New <input type="checkbox"/> Used		

Description of Trade-In N/A

SECURITY: To secure your payment and performance under the terms of this Contract, you give us a security interest in the Vehicle, all accessories, attachments, accessories, and equipment placed in or on the Vehicle, together called Property, and proceeds of the Property. Our interest will not extend to consumer goods unless you acquire rights to them within 10 days after we enter into this Contract, or they are installed in or affixed to the Vehicle.

PROMISE TO PAY AND PAYMENT TERMS: You promise to pay us the principal amount of \$ 33,999.00, plus finance charges accruing on the unpaid balance at the rate of 2.9900 % per year from today's date until maturity. Finance charges accrue on a 365/365 day basis. After maturity, or after you default and we demand payment, we will earn finance charges on the unpaid balance at 0.0000 % per year. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the TRUTH IN LENDING DISCLOSURES. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

MINIMUM FINANCE CHARGE: You agree to pay a minimum finance charge of \$ 25.00 if you pay this Contract in full before we have earned that much in finance charges.

DOWN PAYMENT: You also agree to pay, or apply to the Cash Price, on or before today's date, any cash, rebate and net trade-in value described in the ITEMIZATION OF AMOUNT FINANCED. You agree to make deferred payments as part of the cash down payment as reflected in your Payment Schedule.

ADDITIONAL CHARGE: You agree to pay a processing fee of \$ _____ that will be paid in cash. financed over the term of the Contract.

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 when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase or credit, including your down payment of
<u>3.21</u> %	\$ <u>2902.53</u>	\$ <u>33999.01</u>	\$ <u>33999.00</u>	\$ <u>33999.00</u>

Payment Schedule: Your payment schedule will be

Number of Payments	Amount of Payments	When Payments Are Due
<u>90</u>	<u>\$211.02</u>	<u>MONTHLY BEGINNING 03/18/2015</u>

Security: You are giving a security interest in the Motor Vehicle purchased.
 Late Charge: If a payment is more than 10 days late, you will be charged five percent (5%) of the scheduled payment amount, not to exceed \$25.00

Prepayment: If you pay off this Contract early, you may will not have to pay a Minimum Finance Charge.
Contract Provisions: You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

CREDIT INSURANCE: Credit life, credit health (accident and health), and any other insurance coverage quoted below, are not required to obtain credit and we will not provide them unless you sign and agree to pay the additional premium. If you want such insurance, we will obtain it for you (if you qualify for coverage). We are quoting below ONLY the coverages you have chosen to purchase.

Credit Life: Insured _____
 Single Joint Prem. \$ _____ Term _____

Credit Health: Insured _____
 Single Joint Prem. \$ _____ Term _____

Your signature below means you want (only) the insurance coverage(s) quoted above. If none are quoted, you have declined any coverages we offered.

Buyer _____ d/a/b Buyer _____ d/a/b

PROPERTY INSURANCE: You must insure the Property securing this Contract. You may freely choose the agent and insurer through or by which your insurance is placed. We will not refuse any adequate insurance policy that you provide. The collision coverage deductible may not exceed \$ 500.00. If you get insurance from or through us you will pay \$ _____ for _____ of coverage.

This premium is calculated as follows:

<input type="checkbox"/> \$ _____ Deductible, Collision Coverage	\$ _____
<input type="checkbox"/> \$ _____ Deductible, Comprehensive Cov.	\$ _____
<input type="checkbox"/> Fire-Theft and Combined Additional Coverage	\$ _____
<input type="checkbox"/> _____	\$ _____

Liability Insurance coverage for personal liability and property damage caused to others is not included in this Contract unless checked and indicated.

ITEMIZATION OF AMOUNT FINANCED

Vehicle Price (incl. sales tax of \$ <u>1012.00</u>)	\$ _____
Service Contract, Paid to: <u>MA</u>	\$ _____
Cash Price \$ _____	
Manufacturer's Rebate	\$ _____
Cash Down Payment	\$ _____
Deferred Down Payment	\$ _____
a. Total Cash/Rebate Down \$ _____	
b. Trade-In Allowance \$ _____	
c. Less: Amount owing \$ _____	
Paid to:	
d. Net Trade-In (b. minus c.) \$ _____	
e. Net Cash/Trade-In (a. plus d.) \$ _____	
Down Payment (e.; disclose as \$0 if negative)	\$ _____
Unpaid Balance of Cash Price	\$ _____
Amount to Finance line e. (if e. is negative)	\$ _____
Paid to Public Officials, including filing fees	\$ _____
Insurance Premiums paid to insurance company(ies)	\$ _____
To: Processing Fee to Creditor	\$ _____
To: _____	\$ _____
To: _____	\$ _____
To: _____	\$ _____
To: _____	\$ _____
To: _____	\$ _____
To: _____	\$ _____
Total Other Charges/Amounts Pd. to Others	\$ _____
Less: Prepaid Finance Charges	\$ _____
Amount Financed	\$ _____

We may retain or receive a portion of any amounts paid to others. This Contract requires that a copy of it be furnished to you at the time it is executed.

NOTICE TO THE BUYER
 (1) DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. (2) YOU ARE ENTITLED TO A COPY OF



Telephone (800) 886-9181
1-800-844-9181

713 South Lake Drive
Prestonsburg, Kentucky 41653

Purchaser's Name Kentucky Frontier Gas Larry Rich Soc. Sec. No. [REDACTED] Date 01/31/2015
 Purchaser's Address P.O. Box 408 DOB 07/02/1942 Residence Phone (606) 886-2314
 City, State & Zip Prestonsburg, KY 41653 Business Phone

VEHICLE BEING PURCHASED

PLEASE ENTER MY ORDER FOR THE FOLLOWING: NEW CAR USED TRUCK Other

STOCK NO. 42998

YEAR 2015 MAKE Chevrolet MILEAGE 460

MODEL OR SERIES Silverado 2500 4WD WT TRBL BODY 4 Door Ext Cab Pk

COLOR White TRIM SUMMIT WHITE

M.V.I. OR SERIAL NO. 1GC2KUEGXFZ142988 ENGINE TYPE

TO BE DELIVERED ON OR ABOUT 01/31/2015 SALESMAN Jimmie L. Mills

CASH DELIVERED PRICE OF VEHICLE	\$ 36,161.00
Rebate	4,750.00
ACCESSORIES	\$ N/A
<i>ATTN: Kim</i>	

WARRANTY DISCLAIMER

Disclaimer Does Apply Disclaimer does NOT Apply

We, the Seller, hereby expressly disclaim all warranties, either expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, and we neither assume nor authorize any other person to assume for us any liability in connection with the sale of the vehicle. The Manufacturer's Warranty is not affected by this disclaimer of Warranties by the Seller Dealer.

The only Dealer Warranty on this vehicle is the Limited Warranty which is issued with and made a part of this order form.

AS IS: this Vehicle is sold "as is" by us.

USED VEHICLE TRADED IN AND/OR OTHER CREDIT

YEAR MAKE OR TRADE-IN

MODEL OR SERIES BODY TYPE

COLOR TRIM

M.V.I. OR SERIAL NO. ENGINE TYPE

I CERTIFY THE ODOMETER READING ON MY ABOVE TRADE READS MILES, THE ODOMETER HAS HAS NOT EXCEEDED 100,000 MILES. SIGNATURE

BALANCE OWED TO ADDRESS	
USED TRADE-IN ALLOWANCE	\$ N/A
BALANCE OWED ON TRADE-IN	N/A
NET ALLOWANCE ON USED TRADE-IN	\$ N/A
DEPOSIT OR CREDIT BALANCE	N/A
CASH WITH ORDER	\$ N/A
TOTAL CREDIT (TRANSFER TO RIGHT COLUMN)	\$ N/A

Cash Price of Vehicle & Accessories	\$ 31,411.00
STATE AND LOCAL TAXES	1,884.63
LICENSE, LICENSE TRANSFER, TITLE, REGISTRATION FEE	399.00
TOTAL PRICE OF UNIT	\$ 33,695.08
TOTAL CREDIT (TRANSFERRED FROM LEFT COLUMN)	\$ N/A
UNPAID CASH BALANCE DUE ON DELIVERY	\$ 33,695.08

MEMO:

Purchaser agrees that this order includes all of the terms and conditions on both the face and reverse side hereof, that this order cancels and supercedes any prior agreement and as of the date hereof comprises the complete and exclusive statement of the terms of the agreement relating to the subject matters covered hereby, and that THIS ORDER SHALL NOT BECOME BINDING UNTIL ACCEPTED BY DEALER OR HIS AUTHORIZED REPRESENTATIVE.

Purchaser by his execution of this Order acknowledges that he has read its terms and conditions and has received a true copy of this Order.

PURCHASER'S SIGNATURE Kentucky Frontier Gas LLC by Larry L. Rich DATE 01/31/2015

ACCEPTED BY Pop's Chevrolet Buick Cadillac Inc PER Jimmie L. Mills (NAME AND TITLE)

Amortization Table

The amortization table at the end of this worksheet calculates the principal and interest payments, ending balance, and cumulative interest for any 48 consecutive payment periods of a loan.

- ◆ To use the table, change the values in the Initial Data section of the worksheet.
- ◆ To print the table, choose Print from the File menu. The print area is set to A1:G77.
- ◆ If you increase the term of the loan or the number of payments, you will need to add more payment periods to the table. Select cells A75:G77, then drag the Fill handle (✚) into the cells below the table.
- ◆ Most formulas on this worksheet are contained in defined names. To see the names and formulas, choose Name from the Insert menu, and then choose Define. Select a name from the list ('Amortization Table\Interest, for example).

2015 Chevy Silverado

INITIAL DATA

LOAN DATA		TABLE DATA	
Loan amount:	\$33,973.08	Table starts at date:	
Annual interest rate:	2.89%	or at payment number:	1
Term in years:	5		
Payments per year:	12		422.6891938
First payment due:	3/1/2015		

PERIODIC PAYMENT

Entered payment:		The table uses the calculated periodic payment amount, unless you enter a value for "Entered payment."
Calculated payment:	\$610.30	

CALCULATIONS

Use payment of:	\$610.30	Beginning balance at payment 1:	\$33,973.08
1st payment in table:	1	Cumulative interest prior to payment 1:	\$0.00

TABLE

No.	Payment Date	Beginning Balance	Interest	Principal	Ending Balance	Cumulative Interest
1	3/1/2015	33,973.08	84.65	526.65	33,447.43	84.65
2	4/1/2015	33,447.43	83.34	526.98	32,920.47	167.99
3	5/1/2015	32,920.47	82.03	528.27	32,392.19	250.02
4	6/1/2015	32,392.19	80.71	529.59	31,862.60	330.73
5	7/1/2015	31,862.60	79.39	530.91	31,331.69	410.12
6	8/1/2015	31,331.69	78.07	532.23	30,799.46	488.19
7	9/1/2015	30,799.46	76.74	533.56	30,265.90	564.93
8	10/1/2015	30,265.90	75.41	534.89	29,731.01	640.34
9	11/1/2015	29,731.01	74.08	536.22	29,194.79	714.42
10	12/1/2015	29,194.79	72.74	537.56	28,657.24	787.16
11	1/1/2016	28,657.24	71.40	538.90	28,118.34	858.57
12	2/1/2016	28,118.34	70.06	540.24	27,578.10	928.63
13	3/1/2016	27,578.10	68.72	541.59	27,036.51	997.35
14	4/1/2016	27,036.51	67.37	542.93	26,493.58	1,064.71
15	5/1/2016	26,493.58	66.01	544.29	25,949.29	1,130.72
16	6/1/2016	25,949.29	64.68	545.64	25,403.65	1,195.36
17	7/1/2016	25,403.65	63.30	547.00	24,856.65	1,258.88
18	8/1/2016	24,856.65	61.93	548.37	24,308.28	1,320.81
19	9/1/2016	24,308.28	60.57	549.73	23,758.55	1,381.18
20	10/1/2016	23,758.55	59.20	551.10	23,207.44	1,440.38
21	11/1/2016	23,207.44	57.83	552.48	22,654.97	1,498.20
22	12/1/2016	22,654.97	56.45	553.85	22,101.12	1,554.65
23	1/1/2017	22,101.12	55.07	555.23	21,545.88	1,609.72
24	2/1/2017	21,545.88	53.69	556.62	20,989.27	1,683.41

PAYMENT QUOTE.xls

2015
 2015
 2015

No.	Payment Date	Beginning Balance	Interest	Prinicipal	Ending Balance	Cumulative Interest
25	3/1/2017	20,889.27	52.30	558.00	20,431.27	1,718.71
26	4/1/2017	20,431.27	50.91	559.39	19,871.87	1,768.61
27	5/1/2017	19,871.87	49.51	560.79	19,311.09	1,818.13
28	6/1/2017	19,311.09	48.12	562.18	18,748.90	1,864.24
29	7/1/2017	18,748.90	46.72	563.58	18,185.32	1,910.96
30	8/1/2017	18,185.32	45.31	564.99	17,620.33	1,958.27
31	9/1/2017	17,620.33	43.90	566.40	17,053.93	2,000.18
32	10/1/2017	17,053.93	42.49	567.81	16,486.12	2,042.67
33	11/1/2017	16,486.12	41.08	569.22	15,916.90	2,083.75
34	12/1/2017	15,916.90	39.66	570.64	15,346.26	2,123.41
35	1/1/2018	15,346.26	38.24	572.08	14,774.20	2,161.64
36	2/1/2018	14,774.20	36.81	573.49	14,200.71	2,198.46
37	3/1/2018	14,200.71	35.38	574.92	13,626.79	2,233.84
38	4/1/2018	13,626.79	33.95	576.36	13,049.44	2,267.79
39	5/1/2018	13,049.44	32.51	577.78	12,471.66	2,300.31
40	6/1/2018	12,471.65	31.08	579.23	11,892.43	2,331.38
41	7/1/2018	11,892.43	29.63	580.67	11,311.76	2,361.01
42	8/1/2018	11,311.76	28.19	582.12	10,729.64	2,389.20
43	9/1/2018	10,729.64	26.73	583.57	10,146.08	2,415.93
44	10/1/2018	10,146.08	25.28	585.02	9,561.06	2,441.21
45	11/1/2018	9,561.06	23.82	586.48	8,974.58	2,465.04
46	12/1/2018	8,974.58	22.36	587.94	8,386.64	2,487.40
47	1/1/2019	8,386.64	20.90	589.40	7,797.24	2,508.29
48	2/1/2019	7,797.24	19.43	590.87	7,206.36	2,527.72

1811 US 23
 Prestonsburg, Kentucky 41653



DEAL # [REDACTED]
 CUST # [REDACTED]

Phone:
 (606) 886-3861
 1-877-886-3861
 Fax (606) 889-6499

Purchaser's Name KENTUCKY FRONTIER GAS, LLC. Soc. Sec. No. [REDACTED] Date 12/06/2016
 Purchaser's Address PO BOX 408 D.O.B. _____ Residence Phone 606-886-2431
PRESTONSBURG, KY 41653 City, State & Zip _____ Business Phone _____

VEHICLE BEING PURCHASED	CASH DELIVERED PRICE OF VEHICLE	\$ 25597.00
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PLEASE ENTER MY ORDER FOR THE FOLLOWING: New Car Used Truck Stock NO. 27796

YEAR 2017 MAKE TOYOTA MILEAGE 15

MODEL OR SERIES TACOMA BODY TYPE 4X4 ACCESS

COLOR SUPER WHITE TRIM 4X4 ACCESS

M.V.I. OR SERIAL NO. 5TF9X5ENBHX047852 ENGINE TYPE 4

TO BE DELIVERED ON OR ABOUT 12/06/2016 SALESMAN CHRIS HOWELL

ACCESSORIES	\$	
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WARRANTY DISCLAIMER

Disclaimer Does Apply Disclaimer does NOT apply

We, the Seller, hereby expressly disclaim all warranties, either expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, and we neither assume nor authorize any other person to assume for us any liability in connection with the Sale of the Vehicle. The Manufacturer's Warranty is not affected by this disclaimer or Warranties by the Seller Dealer.

The only Dealer Warranty on this vehicle is the Limited Warranty which is issued with and made a part of this order form.

AS IS: this Vehicle is sold "as is" by us.

USED VEHICLE TRADED IN AND/OR OTHER CREDIT

YEAR _____ MAKE OF TRADE-IN _____

MODEL OR SERIES _____ BODY TYPE _____

COLOR _____ TRIM _____

M.V.I. OR SERIAL NO. _____ ENGINE TYPE _____

I CERTIFY THE ODOMETER READING ON MY ABOVE TRADE-IN READS _____ MILES. THE ODOMETER HAS HAS NOT EXCEEDED 100,000 MILES. SIGNATURE: _____

DOCUMENTARY FEE		195.00
-----------------	--	--------

BALANCE OWED TO _____

ADDRESS _____

USED TRADE-IN ALLOWANCE \$ NA

BALANCE OWED ON TRADE-IN \$ NA

NET ALLOWANCE ON USED TRADE-IN \$ NA

REBATE \$ NA

CASH WITH ORDER \$ NA

TOTAL CREDIT (Transfer to right column) \$ NA

MEMO _____

Cash Price of Vehicle & Accessories	\$	25796.00
STATE AND LOCAL TAXES		1526.68
License, License Transfer, Title Registration Fee		100.00
TOTAL PRICE OF UNIT	\$	27322.68
TOTAL CREDIT (Transfer from left column)	\$	NA
Unpaid Cash Balance Due on Delivery	\$	27322.68

Purchaser agrees that this Order includes all of the terms and conditions on both the face and reverse side hereof, that this Order cancels and supersedes any prior agreement and as of the date hereof comprises the complete and exclusive statement of the terms of the agreement relating to the subject matters covered hereby, and that THIS ORDER SHALL NOT BECOME BINDING UNTIL ACCEPTED BY DEALER OR HIS AUTHORIZED REPRESENTATIVE. Purchaser by his execution of this Order acknowledges that he has read its terms and conditions and has received a true copy of this Order.

Purchaser's Signature [Signature] Date 12/06/2016
 Accepted by MANN TOYOTA (Dealer) Per [Signature] (Name and Title)

PAYMENT QUOTE.xls

2017 Toy Tacoma

Amortization Table

The amortization table at the end of this worksheet calculates the principal and interest payments, ending balance, and cumulative interest for any 48 consecutive payment periods of a loan.

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- ◆ Most formulas on this worksheet are contained in defined names. To see the names and formulas, choose Name from the Insert menu, and then choose Define. Select a name from the list ('Amortization Table'Interest, for example).

Kim Crisp

2/24/15

Initial Data

LOAN DATA		TABLE DATA	
Loan amount:	\$27,600.68	Table starts at date:	
Annual interest rate:	2.99%	or at payment number:	1
Term in years:	5		
Payments per year:	12		537.1645825
First payment due:	3/1/2010		

PERIODIC PAYMENT			
Entered payment:	\$496.43	The table uses the calculated periodic payment amount, unless you enter a value for "Entered payment."	
Calculated payment:	\$496.83		

CALCULATIONS			
Use payment of:	\$496.43	Beginning balance at payment 1:	\$27,600.68
1st payment in table:	1	Cumulative interest prior to payment 1:	\$0.00

Table

No.	Payment Date	Beginning Balance	Interest	Principal	Ending Balance	Cumulative Interest
1	3/1/2010	27,600.68	68.77	427.66	27,173.02	68.77
2	4/1/2010	27,173.02	67.71	428.72	26,744.30	136.48
3	5/1/2010	26,744.30	66.64	429.78	26,314.51	203.12
4	6/1/2010	26,314.51	65.57	430.88	25,883.64	268.88
5	7/1/2010	25,883.64	64.49	431.94	25,451.71	333.18
6	8/1/2010	25,451.71	63.42	433.01	25,018.69	396.59
7	9/1/2010	25,018.69	62.34	434.09	24,584.60	458.93
8	10/1/2010	24,584.60	61.26	435.17	24,149.43	520.19
9	11/1/2010	24,149.43	60.17	436.26	23,713.17	580.36
10	12/1/2010	23,713.17	59.09	437.34	23,275.83	639.45
11	1/1/2011	23,275.83	58.00	438.43	22,837.39	697.44
12	2/1/2011	22,837.39	56.90	439.53	22,397.88	754.34
13	3/1/2011	22,397.88	55.81	440.62	21,957.24	810.16
14	4/1/2011	21,957.24	54.71	441.72	21,515.52	864.86
15	5/1/2011	21,515.52	53.61	442.82	21,072.70	918.47
16	6/1/2011	21,072.70	52.51	443.92	20,628.78	970.98
17	7/1/2011	20,628.78	51.40	445.03	20,183.75	1,022.38
18	8/1/2011	20,183.75	50.29	446.14	19,737.61	1,072.67
19	9/1/2011	19,737.61	49.18	447.25	19,290.36	1,121.85
20	10/1/2011	19,290.36	48.07	448.36	18,841.99	1,169.91
21	11/1/2011	18,841.99	46.95	449.48	18,392.51	1,216.88
22	12/1/2011	18,392.51	45.83	450.60	17,941.91	1,262.69
23	1/1/2012	17,941.91	44.71	451.72	17,490.19	1,307.40
24	2/1/2012	17,490.19	43.58	452.85	17,037.34	1,350.98

*2017
To: 224.15*

PAYMENT QUOTE.xls

No.	Payment Date	Beginning Balance	Interest	Prinicipal	Ending Balance	Cumulative Interest
25	3/1/2012	17,037.34	42.45	453.98	16,583.36	1,393.43
26	4/1/2012	16,583.36	41.32	456.11	16,128.25	1,434.75
27	5/1/2012	16,128.25	40.19	458.24	15,672.00	1,474.93
28	6/1/2012	15,672.00	39.05	467.38	15,214.62	1,513.98
29	7/1/2012	15,214.62	37.91	468.62	14,756.10	1,551.89
30	8/1/2012	14,756.10	36.77	459.88	14,296.44	1,588.68
31	9/1/2012	14,296.44	35.62	480.81	13,836.63	1,624.28
32	10/1/2012	13,836.63	34.47	461.98	13,373.68	1,658.76
33	11/1/2012	13,373.68	33.32	463.11	12,910.67	1,692.08
34	12/1/2012	12,910.67	32.17	464.26	12,446.31	1,724.25
35	1/1/2013	12,446.31	31.01	466.42	11,980.89	1,755.28
36	2/1/2013	11,980.89	29.85	468.58	11,514.31	1,785.11
37	3/1/2013	11,514.31	28.69	467.74	11,046.57	1,813.80
38	4/1/2013	11,046.57	27.52	468.91	10,577.87	1,841.33
39	5/1/2013	10,577.87	26.36	470.07	10,107.69	1,867.68
40	6/1/2013	10,107.69	25.18	471.26	9,636.35	1,892.87
41	7/1/2013	9,636.35	24.01	472.42	9,163.93	1,916.88
42	8/1/2013	9,163.93	22.83	473.60	8,690.33	1,939.71
43	9/1/2013	8,690.33	21.65	474.78	8,216.55	1,961.38
44	10/1/2013	8,216.55	20.47	475.96	7,739.69	1,981.83
45	11/1/2013	7,739.69	19.28	477.15	7,262.46	2,001.12
46	12/1/2013	7,262.46	18.10	478.33	6,784.11	2,019.21
47	1/1/2014	6,784.11	16.90	479.53	6,304.69	2,036.12
48	2/1/2014	6,304.69	15.71	480.72	5,823.87	2,051.83

