

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

RECEIVED

MAY 03 2019

**PUBLIC SERVICE
COMMISSION**

Telephone: (502) 227-7270

jnhughes@johnnhughespsc.com

May 3, 2019

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

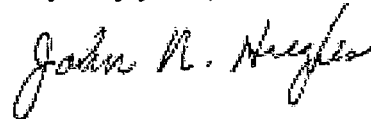
Re: Kentucky Frontier Gas LLC:
Case No. 2019-00046

Dear Ms. Pinson:

Kentucky Frontier Gas, LLC submits the executed loan documents as required by the order of April 12, 2019, which should have been included with the filing of May 2.

If you have any questions about this matter, please contact me.

Very truly yours,



John N. Hughes

Attorney for KFG

1811 US 23 North
Prestonsburg, Kentucky 41653



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

DEAL #: 0027659
CUST #:

Purchaser's Name KENTUCKY FRONTIER GAS, LLC. Soc. Sec. No. _____ Date 04/24/2019
Purchaser's Address 2962 KY ROUTE 321 D.O.B. _____ Residence Phone 606-886-6321
City, State & Zip PRESTONSBURG, KY 41653 Business Phone 303-422-3400

VEHICLE BEING PURCHASED		CASH DELIVERED PRICE OF VEHICLE	\$ 35438.00
PLEASE ENTER MY ORDER FOR THE FOLLOWING:	<input checked="" type="checkbox"/> New <input type="checkbox"/> Car <input type="checkbox"/> Used <input type="checkbox"/> Truck <input type="checkbox"/> <input checked="" type="checkbox"/> XX	STOCK NO.	
YEAR	MAKE	MILEAGE	
<u>2019</u>	<u>TOYOTA</u>	<u>200</u>	ACCESSORIES
MODEL OR SERIES	BODY TYPE		
<u>TUNDRA DOUBLE C</u>	<u>PICKUP</u>		
COLOR	TRIM		
<u>SUPER WHITE</u>			
M.V.I. OR SERIAL NO.	ENGINE TYPE		
<u>5TFUM5F17KX082340</u>	<u>8</u>		
TO BE DELIVERED ON OR ABOUT <u>04/24/2019</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	\$ 35438.00
ADDRESS	STATE AND LOCAL TAXES	1976.83
USED TRADE-IN ALLOWANCE	License, License Transfer, Title Registration Fee	499.00
BALANCE OWED ON TRADE-IN	TOTAL PRICE OF UNIT	\$ 37913.83
NET ALLOWANCE ON USED TRADE-IN	TOTAL CREDIT (Transfer from left column)	\$ NA
REBATE	Unpaid Cash Balance Due on Delivery	\$ 37913.83
CASH WITH ORDER		
TOTAL CREDIT (Transfer to right column)		
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 Kentucky Frontier Gas, LLC By: Robert J. Offord Date 04/24/2019
Accepted by MANN TOYOTA (Dealer) Per [Signature] (Name and Title)

RETAIL INSTALLMENT CONTRACT-SINGLE INTEREST

TOYOTA

FINANCIAL SERVICES

Buyer (and Co-Buyer) - Name(s) and Address(es) (Include County and Zip Code)
 KENTUCKY FRONTIER GAS, LLC
 2962 KY ROUTE 321
 PRESTONSBURG, KY 41653
 FLOYD COUNTY

Dealer Number: Account Number:

Creditor (Seller) - Name and Business Address
 MANN TOYOTA
 1811 HWY US 23 N
 PRESTONSBURG, KY 41653

Meaning of Words. In this contract, the words "you," "your" and "yours" refer to the Buyer and Co-Buyer, if any. The word "Creditor" refers to the Creditor (Seller) named above and, after assignment, to Toyota Motor Credit Corporation ("TMCC") and any subsequent assignees.

Who Is Bound. You may buy the vehicle described below for cash or on credit. The cash price is shown below as "Cash Price." The credit price is shown below as "Total Sale Price." By signing this contract, you choose to buy the vehicle on credit under the terms on the front and back of this contract and you are individually liable to the Creditor for any amount due.

Description of Vehicle. You agree to buy and the Creditor agrees to sell the following vehicle:

New, Used or Demo	Year	Make	Model	Body Style	Vehicle Identification No.	Odometer Mileage	Primary Purpose
NEW	2019	TOYOTA	TUNDRA	DOU PICKUP	5TFUM5F17KX082340	200	<input checked="" type="checkbox"/> Personal, Family or Household <input type="checkbox"/> Business or Commercial <input type="checkbox"/> Agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your downpayment of \$ 0.00
.90 %	\$ 888.17	\$ 37913.83	\$ 38802.00	\$ 38802.00

Your Payment Schedule Will Be:

Number of Payments:	Amount of Each Payment:	When Payments Are Due:
One Deferred Downpayment of	NA	
60 Regular Payments of	646.70	Monthly, beginning 06/08/2019
One Final Payment of	NA	05/08/2024

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

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

Other Terms. Please read this contract, including the reverse side, for additional information about security interests, nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

ITEMIZATION OF THE AMOUNT FINANCED

1 Cash Price (including any accessories, services, and taxes)	\$ 37414.83	
2 Downpayment		
A Trade-in Vehicle NA		
Year	Make	Model
Gross Trade-in Value	\$ NA	
B Payoff of Existing Lien or Lease Balance on Trade-in Vehicle	\$ NA	
C Net Trade-in Value (A - B) (indicate if negative number)	\$ NA	
D Remaining Cash Downpayment (including Deferred Downpayment of \$ NA payable before the due date of the first regularly scheduled payment)	\$ NA	
E Rebates and Non-Cash Incentives	\$ NA	
F Subtotal (C + D + E)	\$ NA	
G TOTAL DOWNPAYMENT (if Subtotal is negative, Total Downpayment is \$0.00)	\$ 0.00	
3 Unpaid Balance of Cash Sale Price (1 minus 2)	\$ 37414.83	
4 Other Charges Including Amounts Paid to Others on Your Behalf (Seller may retain, or receive a portion of these amounts):		
A Price of Required Physical Damage Insurance Purchased from the Insurance Company Named Below - Covering Damage to the Vehicle	\$ NA	
B Price of Optional Credit Insurance Purchased from the Insurance Company or Companies Named Below - Covering Life \$ NA Disability, Accident and Health \$ NA	\$ NA	
C Price of Optional Mechanical Breakdown Protection Paid to: NA - Covering Certain Mechanical Repairs	\$ NA	
D Price of Optional Guaranteed Auto Protection Purchased from the GAP Provider Named Below - Covering a Waiver of Deficiency upon Total Loss of Vehicle After Receipt of GAP Payment	\$ NA	
E Official Fees Paid to Public Officials	\$ NA	
F Taxes Paid to Government Agencies (Not Included in Cash Price)	\$ NA	
G Government License Fees	\$ NA	
H Government Registration Fees	\$ 499.00	
	\$ NA	

FORMA FOR NA \$ NA
 FORMA FOR NA \$ NA
 FORMA FOR NA \$ NA

Total Amounts Paid to Others on Your Behalf \$ 499.00
 5 Amount Financed - (3 plus 4) \$ 37913.83

Required Physical Damage Insurance. Physical damage insurance is required, but you may provide the required insurance coverage through an existing policy of insurance owned or controlled by you or through anyone you want who is reasonably acceptable to the Creditor. If you buy it through the Creditor and are accepted by the insurance company, the policies or certificates issued by the insurance company will describe the terms and conditions. The purchase price of this insurance is shown in 4A of the Itemization above.

Insurance Company NA Term: NA months
 \$ NA Deductible Collision AND
 \$ NA Deductible Other than Collision, including
 Fire, Theft and Combined Additional Coverage

Optional Credit Insurance. Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign below and agree to pay the purchase price, which is shown below and in 4B of the Itemization above.

Type	Premium	Term (months)	Signature(s)
Credit Life	<input type="checkbox"/> Single Coverage (Buyer Only) \$ <u>NA</u>		I want the specified credit life coverage. Buyer Signature _____ Date <u>NA</u> Co-Buyer Signature _____ Date _____
	<input type="checkbox"/> Joint Coverage \$ <u>NA</u>		
Credit Disability	Single Coverage (Buyer Only) \$ <u>NA</u>		I want the specified credit disability coverage. Buyer Signature _____ Date <u>NA</u> Co-Buyer Signature _____ Date _____

If you elect optional credit insurance coverage and are accepted by the insurance company, the terms and conditions will be as described in the policies or certificates issued by the insurance company. The original amount of the decreasing term credit life insurance will not exceed \$ NA. Credit disability insurance payments will equal the monthly payment amount but will not be more than \$ NA. Insurance Company NA

Optional Mechanical Breakdown Protection ("MBP"): Mechanical breakdown protection is not required to obtain credit and you may purchase it from anyone you want who is reasonably acceptable to the Creditor. You may purchase MBP under this contract by signing below and agreeing to pay the purchase price which is shown in 4C of the Itemization above. The terms of this protection are provided in the separate contract describing the protection. If you purchase this protection, you have reviewed the terms of the contract which describes this protection and you understand that a copy of your completed contract will be sent to you by the MBP company.

MBP Company NA \$ _____ Deductible

APPROVAL: YOU WANT TO OBTAIN THE OPTIONAL MECHANICAL BREAKDOWN PROTECTION. NA

Buyer Signature _____ Date _____ Co-Buyer Signature _____ Date _____

Optional Guaranteed Auto Protection ("GAP"): GAP is not required to obtain credit and you may purchase it from anyone you want who is reasonably acceptable to the Creditor. You may purchase GAP under this contract by signing below and agreeing to pay the purchase price, which is shown in 4D of the Itemization above. If this contract is terminated as a result of total collision loss, destruction or theft of the vehicle, the Creditor agrees to waive the amount remaining due under this contract after receipt by the Creditor of: (a) all physical damage insurance proceeds, or the actual cash value of the vehicle as determined by the GAP provider; and (b) the GAP payment. However, you will remain responsible for: (i) all deductible amounts relating to physical damage insurance or GAP coverage; and (ii) any monthly payments or other charges then due and unpaid, including payments due from the date of loss of the vehicle to the date the Creditor receives the GAP payment. If you elect this optional GAP coverage and are accepted by the GAP provider, the terms and conditions will be as described in the GAP agreement issued by that provider.

GAP Provider _____

APPROVAL: YOU WANT TO OBTAIN THE GUARANTEED AUTO PROTECTION DESCRIBED ABOVE.

Buyer Signature _____ Date NA Co-Buyer Signature _____ Date NA

THE INSURANCE, IF ANY, REFERRED TO IN THIS CONTRACT DOES NOT INCLUDE COVERAGE FOR PERSONAL LIABILITY AND PROPERTY DAMAGE CAUSED TO OTHERS.

THE ANNUAL PERCENTAGE RATE MAY BE NEGOTIATED WITH THE DEALER. THE DEALER MAY ASSIGN THIS CONTRACT AND RETAIN ITS RIGHT TO RECEIVE A PART OF THE FINANCE CHARGE.

Receipt of Goods and Promise to Pay. You agree that you have received the vehicle and/or services described above, and have accepted delivery of the vehicle in good condition. Subject to the terms and conditions on the front and back of this contract, you promise to pay to the Creditor: (i) the Total Downpayment shown above; (ii) the Amount Financed, plus the Finance Charge on the Amount Financed computed as set forth in this contract; and (iii) all other amounts due under this contract.

IMPORTANT: THE TERMS AND CONDITIONS ON THE REVERSE SIDE OF THIS DOCUMENT ARE PART OF THIS CONTRACT. READ THESE TERMS AND CONDITIONS BEFORE SIGNING BELOW.

You signed this contract and received a completely filled-in copy on April 24, Year 20

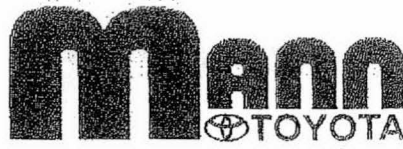
Buyer Signature Robert J. Dufford Co-Buyer Signature NA

Accepted MANN TOYOTA Creditor By Jessica Grace mgr Signature and Title

This contract is assigned to TMCC subject to repurchase under the terms of the "Seller's Assignment" on the reverse side.
 Seller _____ By _____ (If Corp. or Partnership) (Title)

This contract is assigned to TMCC without recourse or with limited recourse under the terms of the "Seller's Assignment" on the reverse side.
 MANN TOYOTA By Jessica Grace mgr (If Corp. or Partnership) (Title)

1811 US 23 North
 Prestonsburg, Kentucky 41653



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

DEAL #: 0027658
 CUST #

Purchaser's Name KENTUCKY FRONTIER GAS, LLC. Soc. Sec. No. _____
 Purchaser's Address 2962 KY ROUTE 321 D.O.B. _____
 City, State & Zip PRESTONSBURG, KY 41653 Date 04/24/2019
 Residence Phone 606-886-6321
 Business Phone 303-422-3400

VEHICLE BEING PURCHASED		CASH DELIVERED PRICE OF VEHICLE	\$ 33946.00
PLEASE ENTER MY ORDER FOR THE FOLLOWING:	<input checked="" type="checkbox"/> New <input type="checkbox"/> Car <input checked="" type="checkbox"/> Used <input type="checkbox"/> Truck <input type="checkbox"/> <input checked="" type="checkbox"/>	STOCK NO.	
YEAR	MAKE	MILEAGE	
2019	TOYOTA	5	
MODEL OR SERIES	BODY TYPE		
TACOMA ACAB/SRS	PICKUP		
COLOR	TRIM		
SUPER WHITE			
M.V.I. OR SERIAL NO.	ENGINE TYPE		
5TF8Z5AN5KX192483	6		
TO BE DELIVERED ON OR ABOUT	SALESMAN		
04/24/2019	CHRIS HOWELL		

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	\$ 33946.00
ADDRESS	STATE AND LOCAL TAXES	1906.36
USED TRADE-IN ALLOWANCE \$ NA	License, License Transfer, Title Registration Fee	499.00
BALANCE OWED ON TRADE-IN \$ NA	TOTAL PRICE OF UNIT	\$ 36351.36
NET ALLOWANCE ON USED TRADE-IN \$ NA	TOTAL CREDIT (Transfer from left column)	\$ 15300.00
REBATE \$ NA	Unpaid Cash Balance Due on Delivery	\$ 21051.36
CASH WITH ORDER \$ 15300.00		
TOTAL CREDIT (Transfer to right column) \$ 15300.00		

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 Ky Frontier Gas LLC By Robert D. Offord Date 04/24/2019
 Accepted by MANN TOYOTA (Dealer) Per Dr. Jean (Name and Title)

RETAIL INSTALLMENT CONTRACT - SIMPLE INTEREST

TOYOTA

FINANCIAL SERVICES

Dealer Number: _____ Account Number: _____ Buyer (and Co-Buyer) - Name(s) and Address(es) (Include County and Zip Code) KENTUCKY FRONTIER GAS, LLC. 2962 KY ROUTE 321 PRESTONSBURG, KY 41653 FLOYD COUNTY	Creditor (Seller) - Name and Business Address MANN TOYOTA 1811 HWY US 23 N PRESTONSBURG, KY 41653
--	--

Meaning of Words. In this contract, the words "you," "your" and "yours" refer to the Buyer and Co-Buyer, if any. The word "Creditor" refers to the Creditor (Seller) named above and, after assignme to Toyota Motor Credit Corporation ("TMCC") and any subsequent assignee.

Who Is Bound. You may buy the vehicle described below for cash or on credit. The cash price is shown below as "Cash Price." The credit price is shown below as "Total Sale Price." By signing th contract, you choose to buy the vehicle on credit under the terms on the front and back of this contract and you are individually liable to the Creditor for any amount due.

Description of Vehicle. You agree to buy and the Creditor agrees to sell the following vehicle:

New, Used or Demo	Year	Make	Model	Body Style	Vehicle Identification No.	Odometer Mileage	Primary Purpose
NEW	2019	TOYOTA	TACOMA	ACP PICKUP	5TFSZ5AN5KX192483	5	<input checked="" type="checkbox"/> Personal, Family or Household <input type="checkbox"/> Business or Commercial <input type="checkbox"/> Agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down-payment of \$ 15300.00.
3.90 %	\$ 2190.24	\$ 21051.36	\$ 23241.60	\$ 38541.60

Your Payment Schedule Will Be:

Number of Payments:	Amount of Each Payment:	When Payments Are Due:
One Deferred Downpayment of	NA	
60 Regular Payments of	387.36	Monthly, beginning 06/08/2019
One Final Payment of	NA	05/08/2024

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

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

Other Terms. Please read this contract, including the reverse side, for additional information about security interests, nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

ITEMIZATION OF THE AMOUNT FINANCED

1 Cash Price (including any accessories, services, and taxes)	\$ 35852.36
2 Downpayment	
A Trade-In Vehicle	NA
Year	
Make	
Model	
Gross Trade-in Value	\$ NA
B Payoff of Existing Lien or Lease Balance on Trade-in Vehicle	\$ NA
C Net Trade-in Value (A - B) (Indicate if negative number)	\$ NA
D Remaining Cash Downpayment (including Deferred Downpayment of \$ NA payable before the due date of the first regularly scheduled payment)	\$ 15300.00
E Rebates and Non-Cash Incentives	\$ NA
F Subtotal (C + D + E)	\$ 15300.00
G TOTAL DOWNPAYMENT (if Subtotal is negative, Total Downpayment is \$0.00)	\$ 15300.00
3 Unpaid Balance of Cash Sale Price (1 minus 2)	\$ 20552.36
4 Other Charges Including Amounts Paid to Others on Your Behalf (Seller may retain, or receive a portion of these amounts):	
A Price of Required Physical Damage Insurance Purchased from the Insurance Company Named Below - Covering Damage to the Vehicle	\$ NA
B Price of Optional Credit Insurance Purchased from the Insurance Company or Companies Named Below - Covering Life \$ NA Disability, Accident and Health \$ NA	\$ NA
C Price of Optional Mechanical Breakdown Protection Paid to: NA - Covering Certain Mechanical Repairs	\$ NA
D Price of Optional Guaranteed Auto Protection Purchased from the GAP Provider Named Below - Covering a Waiver of Deficiency upon Total Loss of Vehicle After Receipt of GAP Payment	\$ NA
E Official Fees Paid to Public Officials	\$ NA
F Taxes Paid to Government Agencies (Not Included in Cash Price)	\$ NA
G Government License Fees	\$ NA
H Government Registration Fees	\$ 499.00
I Government Certificate of Title Fees	\$ NA

TO NA FOR NA \$ NA
 TO NA FOR NA \$ NA
 TO NA FOR NA \$ NA

Total Amounts Paid to Others on Your Behalf \$ 499.00
 5 Amount Financed - (3 plus 4) \$ 21051.36

Required Physical Damage Insurance. Physical damage insurance is required, but you may provide the required insurance coverage through an existing policy of insurance owned or controlled by you or through anyone you want who is reasonably acceptable to the Creditor. If you buy it through the Creditor and are accepted by the insurance company, the policies or certificates issued by the insurance company will describe the terms and conditions. The purchase price of this insurance is shown in 4A of the Itemization above.

Insurance Company NA Term: NA months
 \$ NA Deductible Collision AND
 \$ NA Deductible Other than Collision, including Fire, Theft and Combined Additional Coverage

Optional Credit Insurance. Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign below and agree to pay the purchase price, which is shown below and in 4B of the Itemization above.

Type	Premium	Term (months)	Signature(s)
Credit Life	<input type="checkbox"/> Single Coverage (Buyer Only) \$ <u>NA</u>		I want the specified credit life coverage. Buyer Signature <u>NA</u> Date <u>NA</u> Co-Buyer Signature <u>NA</u> Date <u>NA</u>
	<input type="checkbox"/> Joint Coverage \$ <u>NA</u>		
Credit Disability	Single Coverage (Buyer Only) \$ <u>NA</u>		I want the specified credit disability coverage. Buyer Signature <u>NA</u> Date <u>NA</u> Co-Buyer Signature <u>NA</u> Date <u>NA</u>

If you elect optional credit insurance coverage and are accepted by the insurance company, the terms and conditions will be as described in the policies or certificates issued by the insurance company. The original amount of the decreasing term credit life insurance will not exceed \$ NA. Credit disability insurance payments will equal the monthly payment amount but will not be more than \$ NA. Insurance Company NA

Optional Mechanical Breakdown Protection ("MBP"): Mechanical breakdown protection is not required to obtain credit and you may purchase it from anyone you want who is reasonably acceptable to the Creditor. You may purchase MBP under this contract by signing below and agreeing to pay the purchase price which is shown in 4C of the Itemization above. The terms of this protection are provided in the separate contract describing the protection. If you purchase this protection, you have reviewed the terms of the contract which describes this protection and you understand that a copy of your completed contract will be sent to you by the MBP company.

MBP Company NA \$ NA Deductible

APPROVAL: YOU WANT TO OBTAIN THE OPTIONAL MECHANICAL BREAKDOWN PROTECTION. NA

Buyer Signature NA Date NA Co-Buyer Signature NA Date NA

Optional Guaranteed Auto Protection ("GAP"): GAP is not required to obtain credit and you may purchase it from anyone you want who is reasonably acceptable to the Creditor. You may purchase GAP under this contract by signing below and agreeing to pay the purchase price, which is shown in 4D of the Itemization above. If this contract is terminated as a result of total collision loss, destruction or theft of the vehicle, the Creditor agrees to waive the amount remaining due under this contract after receipt by the Creditor of: (a) all physical damage insurance proceeds, or the actual cash value of the vehicle as determined by the GAP provider; and (b) the GAP payment. However, you will remain responsible for: (i) all deductible amounts relating to physical damage insurance or GAP coverage; and (ii) any monthly payments or other charges then due and unpaid, including payments due from the date of loss of the vehicle to the date the Creditor receives the GAP payment. If you elect this optional GAP coverage and are accepted by the GAP provider, the terms and conditions will be as described in the GAP agreement issued by that provider.

GAP Provider: NA

APPROVAL: YOU WANT TO OBTAIN THE GUARANTEED AUTO PROTECTION DESCRIBED ABOVE. NA

Buyer Signature NA Date NA Co-Buyer Signature NA Date NA

THE INSURANCE, IF ANY, REFERRED TO IN THIS CONTRACT DOES NOT INCLUDE COVERAGE FOR PERSONAL LIABILITY AND PROPERTY DAMAGE CAUSED TO OTHERS.

THE ANNUAL PERCENTAGE RATE MAY BE NEGOTIATED WITH THE DEALER. THE DEALER MAY ASSIGN THIS CONTRACT AND RETAIN ITS RIGHT TO RECEIVE A PART OF THE FINANCE CHARGE.

Receipt of Goods and Promise to Pay. You agree that you have received the vehicle and/or services described above, and have accepted delivery of the vehicle in good condition. Subject to the terms and conditions on the front and back of this contract, you promise to pay to the Creditor: (i) the Total Downpayment shown above; (ii) the Amount Financed, plus the Finance Charge on the Amount Financed computed as set forth in this contract; and (iii) all other amounts due under this contract.

IMPORTANT: THE TERMS AND CONDITIONS ON THE REVERSE SIDE OF THIS DOCUMENT ARE PART OF THIS CONTRACT. READ THESE TERMS AND CONDITIONS BEFORE SIGNING BELOW.

You signed this contract and received a completely filled-in copy on April 24, Year 2019

Buyer Signature [Signature] Co-Buyer Signature NA

Accepted MANN TOYOTA Creditor By [Signature] Signature and Title

This contract is assigned to TMCC subject to repurchase under the terms of the "Seller's Assignment" on the reverse side.
 Seller _____ By _____ (If Corp. or Partnership) (Title)

This contract is assigned to TMCC without recourse or with limited recourse under the terms of the "Seller's Assignment" on the reverse side.
 MANN TOYOTA By [Signature] (If Corp. or Partnership) (Title)