

LAW 553-KY-eps 7/20

RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

Buyer Name and Address (Including County and Zip Code) KY FRONTIER GAS, LLC. PO BOX 408/2962 KY RTE 321 PRESTONSBURG, KY 41653 FLOYD	Co-Buyer Name and Address (Including County and Zip Code) NA	Seller-Creditor (Name and Address) MANN TOYOTA 1811 HWY US 23 N PRESTONSBURG, KY 41653
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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 in this contract.** You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
NEW	2022	TOYOTA TACOMA ACCESS C	3TYSZ5AN1NT076552	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> _____

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
4.990 %	\$ 4314.30	\$ 32118.30	\$ 36432.60	\$ 6000.00 is \$ 42432.60

Returned Check Charge: If any check or similar instrument you give us is returned unpaid, you agree to pay us a handling fee of up to \$ 50.00.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family, or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

Your Payment Schedule Will Be: (e) means an estimate

Number of Payments	Amount of Payments	When Payments Are Due
60	\$ 607.21	Monthly beginning 07/29/2022
NA	\$ NA	NA
NA		

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of \$ 15.00 or 5 % of the part of the payment that is late, whichever is greater.
Prepayment. If you pay early, you will not have to pay a penalty.
Security Interest. You are giving a security interest in the vehicle being purchased.
Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

NO COOLING OFF PERIOD

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

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

Term NA Mos. NA Name of Gap Contract _____

I want to buy a gap contract.

Buyer Signs NA

ITEMIZATION OF AMOUNT FINANCED			
1	Cash Price (including \$ 1922.30 sales tax)	\$ 37520.30	(1)
2	Total Downpayment =		
	Trade-In	NA	NA
	(Year)	(Make)	(Model)
	Gross Trade-In Allowance	\$ NA	
	Less Pay Off Made By Seller to	\$ NA	
	Equals Net Trade In	\$ NA	
	+ Cash	\$ 6000.00	
	+ Other NA	\$ NA	
	+ Other NA	\$ NA	
	+ Other NA	\$ NA	
	(If total downpayment is negative, enter "0" and see 4I below)	\$ 6000.00	(2)
3	Unpaid Balance of Cash Price (1 minus 2)	\$ 31520.30	(3)
4	Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts):		
A	Cost of Optional Credit Insurance Paid to Insurance Company or Companies.		
	Life \$ NA		
	Disability \$ NA	\$ NA	
B	Vendor's Single Interest Insurance Paid to Insurance Company	\$ 99.00	
C	Other Optional Insurance Paid to Insurance Company or Companies	\$ NA	
D	Optional Gap Contract	\$ NA	
E	Official Fees Paid to Government Agencies		
	to NA for NA	\$ NA	
	to NA for NA	\$ NA	
	to NA for NA	\$ NA	
F	Government Taxes Not Included in Cash Price	\$ NA	
G	Government License and/or Registration Fees		
		\$ 100.00	
H	Government Certificate of Title Fees	\$ NA	
I	Other Charges (Seller must identify who is paid and describe purpose.)		
	to NA for Prior Credit or Lease Balance	\$ NA	
	to MANN TOYOTA for DOCUMENTARY FEE	\$ 399.00	
	to NA for NA	\$ NA	
	to NA for NA	\$ NA	
	to NA for NA	\$ NA	
	to NA for NA	\$ NA	
	to NA for NA	\$ NA	
	to NA for NA	\$ NA	
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	to NA for NA	\$ NA	
	to NA for NA	\$ NA	
	to NA for NA	\$ NA	
	to NA for NA	\$ NA	
	to NA for NA	\$ NA	
	Total Other Charges and Amounts Paid to Others on Your Behalf	\$ 598.00	(4)
5	Amount Financed (3 + 4)	\$ 32118.30	(5)

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

VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft, concealment, skip). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ 99.00 and is also shown in Item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose who is reasonably acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest Insurance is required is checked below.
If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

**Check the insurance you want and sign below:
Optional Credit Insurance**

Credit Life: Buyer Co-Buyer Both
 Credit Disability: Buyer Co-Buyer Both
Premium:
Credit Life \$ NA
Credit Disability \$ NA
Insurance Company Name NA
NA

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

Other Optional Insurance

NA NA
Type of Insurance Term
Premium \$ NA
Insurance Company Name NA
NA
Home Office Address
NA

NA NA
Type of Insurance Term
Premium \$ NA
Insurance Company Name NA
NA
Home Office Address
NA

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

I want the insurance checked above.
X NA NA
Buyer Signature Date
X NA NA
Co-Buyer Signature Date

THIS INSURANCE DOES NOT INCLUDE INSURANCE FOR PERSONAL LIABILITY AND PROPERTY DAMAGE CAUSED TO OTHERS.

OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose as the law allows.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.
- e. **You may refinance a balloon payment.** A balloon payment is a scheduled payment that is more than twice as large as the average of your earlier scheduled payments. If you are buying the vehicle primarily for personal, family, or household use, you may refinance the balloon payment when due without penalty. The terms of the refinancing will be no less favorable to you than the terms of this contract. This provision does not apply if we adjusted your payment schedule to your seasonal or irregular income.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security Interest.**

You give us a security interest in:

- The vehicle and all parts or goods put on it;
- All money or goods received (proceeds) for the vehicle;
- All insurance, maintenance, service, or other contracts we finance for you; and
- All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

- d. **Insurance you must have on the vehicle.**

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. You agree to name us on your insurance policy as an additional insured and as loss payee. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy

insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract or, at our option, the highest rate the law permits.

If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we obtain a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on page 1.
Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.
- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:
 - You do not pay any payment on time;
 - You give false, incomplete, or misleading information during credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.

- c. **You may have to pay collection costs.** If we hire an attorney who is not our salaried employee to collect what you owe, you will pay the attorney's reasonable fee and court costs the law permits.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.
- f. **We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

g. What we may do about optional insurance, maintenance, service, or other contracts. This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

4. WARRANTIES SELLER DISCLAIMS

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose. This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

6. SERVICING AND COLLECTION CONTACTS

You agree that we may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

5. Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

7. APPLICABLE LAW

Federal law and the law of the state of Kentucky apply to this contract.

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

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs **X** _____ Co-Buyer Signs **X**^{NA} _____
If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

See the rest of this contract for other important agreements. This contract requires that a copy of it be furnished to you at the time the contract is executed.
NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.

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

Buyer Signs **X** _____ Date 06/14/2022 Co-Buyer Signs **X**^{NA} _____ Date _____
Buyer Printed Name KY FRONTIER GAS, LLC. Co-Buyer Printed Name _____
If the "business" use box is checked in "Primary Use for Which Purchased": Print Name NA Title NA
Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.
Other owner signs here **X**^{NA} _____ Address NA _____
Seller signs MANN TOYOTA Date 06/14/2022 By **X** _____ Title F&I Manager

Seller assigns its interest in this contract to COMMUNITY TRUST BANK (Assignee) under the terms of Seller's agreement(s) with Assignee.
 Assigned with recourse Assigned without recourse Assigned with limited recourse
Seller MANN TOYOTA
By **X** _____ Title F&I Manager

RouteOnes Credit Application: Applicant

Title	Last Name	First	Middle	Suffix	Date of Birth	Soc. Sec. #
(optional)	KY FRONTIER GAS, LLC	KY FRONTIER GAS,			12/01/1990	XXXXXXXXXXXXXXXXXX
Present Address Line 1			Time at Present Address		Driver's License #/State	
PO BOX 408/2962 KY RTE 321			15 years 0 months			
Present Address Line 2			City	County	State	ZIP
Prestonsburg			FLOYD	KY	41653-0408	
Previous Address Line 1			Time at Previous Address		Present Address Urbanization Code	
Previous Address Line 2						
Home Phone			Cellular Phone			
(606) 886-2431						
Education						
No. of Dependents		Preferred Email				
Current Employment Title			Employment Status		Employment Type	
OWNER BUSINESS			Full Time			
Current Employer						
KENTUCKY FRONTIER GAS						
Current Employer Address Line 1						
Current Employer Address Line 2						
Current Employer Phone Number			Business Ph. Ext 0	Time at Current Job		Business Email Address
(606) 886-2431				15 years 0 months		
Previous Employer		Previous Occupation		Previous Employer Phone Number		Time at Previous Job
Previous Employer Address Line 1						
Previous Employer Address Line 2						
City						
State						
ZIP						
<p>Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</p>						
Gross Income		Income Received		Other Income Source		Other Income
\$199,000.00		Monthly				
Residence Type						
Owns/buying mobile home						
Landlord Name / Mortgage Co.			Landlord Mortgage Phone Number			Monthly Rent / Mortgage Payment
						\$0.00
Bank Name					Bank Account Type Code	
Creditor Reference #1 - Name /Address				Creditor Balance 01		Creditor Monthly Payment 01
Creditor Reference #2 - Name /Address				Creditor Balance 02		Creditor Monthly Payment 112
Company Financing Auto Loan		Previous Auto Loan Acct #		Previous Auto Loan Balance		Previous Auto Loan Monthly Payment
Nearest Relative Last Name		First	Nearest Relative Address Line 1		Relationship	Phone #
Nearest Relative Address Use 2			City	State	ZIP	
Additional Reference #1 - Last Name		First Name	Address		City	State
						ZIP
						Phone
Additional Reference #2 - Last Name		First Name	Address		City	State
						ZIP
						Phone
Bankruptcy indicator			Bankruptcy Date	Repossession Indicator		Repossession Date