

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

**Telephone: (502) 227-7270**

**jnhughes@johnnhughespsc.com**

**RECEIVED**

**JAN 03 2020**

**PUBLIC SERVICE  
COMMISSION**

January 3, 2020

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

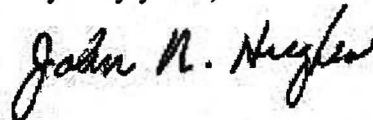
Re: Kentucky Frontier Gas LLC:  
Case No. 2019-00379

Dear Ms. Pinson:

Kentucky Frontier Gas, LLC submits the executed loan documents as required by the order of December 11, 2019.

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 #10028804  
LIST #1037212

Purchaser's Name KT FRONTIER GMC LLC Soc. Sec. No. \_\_\_\_\_ Date 12/18/2019  
 Purchaser's Address 2962 KY ROUTE 321 D.O.B. \_\_\_\_\_ Residence Phone 606-886-6321  
 City, State & Zip PRESTONSBURG, KY 41653 Business Phone 606-886-2431

VEHICLE BEING PURCHASED			CASH DELIVERED PRICE OF VEHICLE	
PLEASE ENTER MY ORDER FOR THE FOLLOWING:	<input type="checkbox"/> New <input type="checkbox"/> Car <input type="checkbox"/> Used <input type="checkbox"/> Truck <input type="checkbox"/> <u>XX</u>	STOCK NO. <u>29601</u>	\$ <u>33604.00</u>	
YEAR <u>2020</u>	MAKE <u>TOYOTA</u>	MILEAGE <u>17</u>	ACCESSORIES	
MODEL OR SERIES <u>TOYOTA ACAD/585</u>	BODY TYPE <u>PICKUP</u>		\$	
COLOR <u>SUPER WHITE</u>	TRIM			
M.V.I. OR SERIAL NO. <u>5TFS75AN7LX214632</u>	ENGINE TYPE <u>6</u>			
TO BE DELIVERED ON OR ABOUT <u>12/18/2019</u> SALESMAN <u>CHRIS HOWELL</u>				
<b>WARRANTY DISCLAIMER</b>				
<input checked="" type="checkbox"/> Disclaimer Does Apply <input type="checkbox"/> 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. <input type="checkbox"/> The only Dealer Warranty on this vehicle is the Limited Warranty which is issued with and made a part of this order form. <input type="checkbox"/> AS IS: this Vehicle is sold "as is" by us.				
<b>USED VEHICLE TRADED IN AND/OR OTHER CREDIT</b>				
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 <input type="checkbox"/> HAS NOT <input type="checkbox"/> EXCEEDED 100,000 MILES. SIGNATURE: _____				
BALANCE OWED TO			DOCUMENTARY FEE	
ADDRESS			\$ <u>399.00</u>	
USED TRADE-IN ALLOWANCE	\$	<u>NA</u>	Cash Price of Vehicle & Accessories	
BALANCE OWED ON TRADE-IN	\$	<u>NA</u>	\$ <u>34003.00</u>	
NET ALLOWANCE ON USED TRADE-IN	\$	<u>NA</u>	STATE AND LOCAL TAXES	
REBATE	\$	<u>1250.00</u>	<u>1869.64</u>	
CASH WITH ORDER	\$	<u>NA</u>	License, License Transfer, Title Registration Fee	
TOTAL CREDIT (Transfer to right column)	\$	<u>1250.00</u>	<u>100.00</u>	
MEMO			TOTAL PRICE OF UNIT	
			\$ <u>35972.64</u>	
			TOTAL CREDIT (Transfer from left column)	
			\$ <u>1250.00</u>	
			Unpaid Cash Balance Due on Delivery	
			\$ <u>34722.64</u>	

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 12/18/2019  
 Accepted by MANN TOYOTA (Dealer) Per [Signature] (Name and Title)

<b>RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT</b>		No. _____	Date _____	"We" and "us" mean the Seller above, its successors and assigns.	"You" and "your" mean each Buyer above, and guarantor, jointly and individually.
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**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: 2009 Make: JUDAH Model: JUDAH 4CC	VIN: 5T1BZ09H121911	Lic. No./Year: _____ <input type="checkbox"/> New <input type="checkbox"/> Used	Other: _____
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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 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 \$ 1250.00, plus finance charges accruing on the unpaid balance at the rate of \_\_\_\_\_ % per year from today's date until maturity. Finance charges accrue on a Actual/Actual day basis. After maturity, or after you default and we demand payment, we will earn finance charges on the unpaid balance at \_\_\_\_\_ % 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 \$ 25.00 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
4.77 %	\$ 114.50	\$ 1250.15	\$ 1364.65	\$ 1250.00

**Payment Schedule:** Your payment schedule will be

Number of Payments	Amount of Payments	When Payments Are Due
60	63.38	MONTHLY, BEGINNING: 02/02/2009

**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 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/o/b \_\_\_\_\_ Buyer \_\_\_\_\_ d/o/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 \$ \_\_\_\_\_ If you get insurance from or through us you will pay \$ \_\_\_\_\_ for \_\_\_\_\_ of coverage.

This premium is calculated as follows:  
 \$ \_\_\_\_\_ Deductible, Collision Coverage \$ \_\_\_\_\_  
 \$ \_\_\_\_\_ Deductible, Comprehensive Cov. \$ \_\_\_\_\_  
 Fire-Theft and Combined Additional Coverage \$ \_\_\_\_\_  
 \$ \_\_\_\_\_

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. If you buy the coverage from or through us, you will pay \$ \_\_\_\_\_ for \_\_\_\_\_ 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 2947, Pikeville, KY 41502. The Assignee, phone \_\_\_\_\_ 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 \_\_\_\_\_ Date 12/10/2015

Retail Installment Contract and Security Agreement-KY  
 ©2017 The Reynolds and Reynolds Company To Reorder, Form: 1-888-338-9388  
 THE PRINTER MAKES NO WARRANTY, EXPRESS OR IMPLIED, AS TO CONTENT OR FITNESS FOR PURPOSE OF THIS FORM. CONSULT YOUR OWN LEGAL COUNSEL.

Manufacturer's Invoice \$ \_\_\_\_\_  
 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: Community Trust Bank Fee \$ \_\_\_\_\_  
 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 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: \_\_\_\_\_  
 Signature: \_\_\_\_\_ Date: 12/10/2015

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Seller: By \_\_\_\_\_

CF1258 (05/18)  
 CUSTOMIZED  
 RS-SI-KY 6/29/2012  
 Bankers Systems®  
 Page 1 of 2

1811 US 23 North  
 Prestonsburg, Kentucky 41653



Phone:  
 (606) 886-3861  
 1-877-886-3861  
 Fax (606) 889-8499

DEAL # 0002004-2  
 CUST # 120353

Purchaser's Name BY FRONTIER GAS, LLC Soc. Sec. No. [REDACTED] Date 12/18/2019  
 Purchaser's Address PO BOX 408 D.O.B. \_\_\_\_\_ Residence Phone 886-886-2121  
 City, State & Zip PRESTONSBURG, KY 41653 Business Phone \_\_\_\_\_

**VEHICLE BEING PURCHASED**

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. 29715	CASH DELIVERED PRICE OF VEHICLE	\$ 35004.00
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YEAR <u>2020</u> MAKE <u>TOYOTA</u> MILEAGE <u>131</u>	ACCESSORIES	\$	
MODEL OR SERIES <u>TACOMA ACCESS C</u> BODY TYPE <u>PICKUP</u>			
COLOR <u>SUPER WHITE</u> TRIM _____			
M.V.I. OR SERIAL NO. <u>5TFS75AN8LX219371</u> ENGINE TYPE <u>6</u>			
TO BE DELIVERED ON OR ABOUT <u>12/18/2019</u> SALESMAN _____			

**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**

MAKE OF TRADE-IN _____	MODEL OR SERIES _____	BODY TYPE _____	COLOR _____	M.V.I. OR SERIAL NO. _____	ENGINE TYPE _____
I CERTIFY THE ODOMETER READING ON MY ABOVE TRADE: READS _____ MILES. THE ODOMETER HAS <input type="checkbox"/> HAS NOT <input type="checkbox"/> EXCEEDED 100,000 MILES. SIGNATURE: _____					

BALANCE OWED TO ADDRESS	USED TRADE-IN ALLOWANCE \$ NA	BALANCE OWED ON TRADE-IN \$ NA	NET ALLOWANCE ON USED TRADE-IN \$ NA	REBATE \$ 1250.00	CASH WITH ORDER \$ NA	TOTAL CREDIT (Transfer to right column) \$ 1250.00	MEMO
Cash Price of Vehicle & Accessories	STATE AND LOCAL TAXES	License, License Transfer, Title Registration Fee	TOTAL PRICE OF UNIT	TOTAL CREDIT (Transfer from left column)	Unpaid Cash Balance Due on Delivery		
\$ 34004.00	1831.14	100.00	\$ 35934.14	\$ 1250.00	\$ 34684.14		

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 12/18/2019  
 Accepted by MANN TOYOTA Per [Signature] (Dealer) (Name and Title)

OF 1258 (5/18)  
 CUSTOMER  
 RS 51 MACT 10/2012  
 Product Systems

NOTHING CONTACT AND...  
 THE...  
 10/2012

UNLESS OTHERWISE INDICATED ON PAGE 1, THIS ASSIGNMENT IS WITHOUT RECOURSE. If this Assignment is made "with recourse" as indicated on page 1, Assignee takes this Assignment with certain rights of recourse against Seller. Seller agrees that if the Buyer defaults on any obligation of payment or performance under this Contract, Seller will, upon demand, repurchase this Contract for the amount of the unpaid balance, including finance charges, due at that time.

<b>RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT</b>  No. Date <u>12/18/2019</u>	<b>Seller</b> HANH TOYOTA 1811 HWY US 23 N PRESTONSBURG, KY 41653 "We" and "us" mean the Seller above, its successors and assigns.	<b>Buyer</b> KY FRONTIER CAR LLC 2962 KY ROUTE 321 PRESTONSBURG, KY 41653 "You" and "your" mean each Buyer above, and guarantor, jointly and individually.
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**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 <u>2020</u>	VIN <u>5TFS25AN/LX214632</u>	Other:
Motor Vehicle	Make <u>TOYOTA</u>	Lic. No./Year	
Purchased	Model <u>TACOMA 4C4</u>	<input 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 accessions, 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 \$ 35020.64, plus finance charges accruing on the unpaid balance at the rate of \_\_\_\_\_ % per year from today's date until maturity. Finance charges accrue on a Actual/Actual day basis. After maturity, or after you default and we demand payment, we will earn finance charges on the unpaid balance at \_\_\_\_\_ % 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 \$ 399.00 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
<u>4.73</u> %	\$ <u>1424.36</u>	\$ <u>34821.64</u>	\$ <u>39246.00</u>	\$ <u>1250.00</u> \$ <u>11746.00</u>

**Payment Schedule:** Your payment schedule will be

Number of Payments	Amount of Payments	When Payments Are Due
<u>60</u>	<u>654.10</u>	<u>MONTHLY, BEGINNING: 02/02/2020</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/o/b \_\_\_\_\_ Buyer \_\_\_\_\_ d/o/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 \$ \_\_\_\_\_. If you get insurance from or through us you will pay \$ \_\_\_\_\_ for \_\_\_\_\_ of coverage.

This premium is calculated as follows:  
 \$ \_\_\_\_\_ Deductible, Collision Coverage \$ \_\_\_\_\_  
 \$ \_\_\_\_\_ Deductible, Comprehensive Cov. \$ \_\_\_\_\_  
 Fire-Theft and Combined Additional Coverage \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

**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. If you buy the coverage from or through us, you will pay \$ \_\_\_\_\_ for \_\_\_\_\_ 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 2947, Pikeville, KY 41502, the Assignee, phone \_\_\_\_\_. 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 \_\_\_\_\_ Date 12/18/2019

**ITEMIZATION OF AMOUNT FINANCED**

Vehicle Price (incl. sales tax of \$ _____)	\$ _____
Service Contract, Paid to: _____	\$ _____
<b>Cash Price</b> \$ _____	
Manufacturer's Rebate \$ _____	\$ _____
Cash Down Payment \$ _____	\$ _____
Deferred Down Payment \$ _____	\$ _____
a. Total Cash/Rebate Down	\$ 1250.90
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.)	\$ 1250.90
<b>Down Payment (a.; disclose as \$0 if negative)</b>	\$ 1250.90
<b>Unpaid Balance of Cash Price</b>	\$ 34621.64
Amount to Finance line e. (if e. is negative)	\$ NA
Paid to Public Officials, including filing fees	\$ 1000.00
Insurance Premiums paid to insurance company(ies)	\$ NA
To: <b>Community Trust Bank Fee</b>	\$ 199.00
To: _____	\$ NA
To: _____	\$ 399.00
To: _____	\$ 99.00
To: _____	\$ NA
To: _____	\$ NA
<b>Total Other Charges/Amounts Pd. to Others</b>	\$ 797.00
Less: <b>Prepaid Finance Charges</b>	\$ 194.00
<b>Amount Financed</b>	\$ 34621.64

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: \_\_\_\_\_ Date 12/18/2019  
 Signature KY FRONTIER GAS LLC

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

Seller: By \_\_\_\_\_

**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 \_\_\_\_\_  
**Credit Health:** Insured \_\_\_\_\_  
 Single  Joint Prem. \$ NA 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/o/b \_\_\_\_\_ Buyer \_\_\_\_\_ d/o/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 \$ \_\_\_\_\_, If you get insurance from or through us you will pay \$ \_\_\_\_\_ for \_\_\_\_\_ of coverage.

This premium is calculated as follows:  
 \$ \_\_\_\_\_ Deductible, Collision Coverage \$ 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, if you buy the coverage from or through us, you will pay \$ \_\_\_\_\_ for \_\_\_\_\_ 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 2947, Pikeville, KY 41502  
 the Assignee, phone \_\_\_\_\_ 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 \_\_\_\_\_ Date 12/18/2015

**ITEMIZATION OF AMOUNT FINANCED**

Vehicle Price (incl. sales tax of \$ _____)	\$ <u>3412.00</u>
Service Contract, Paid to: _____	\$ <u>NA</u>
<b>Cash Price</b> \$ <u>3412.00</u>	
Manufacturer's Rebate \$ _____	
Cash Down Payment \$ _____	
Deferred Down Payment \$ _____	
a. Total Cash/Rebate Down	\$ <u>1250.00</u>
b. Trade-In Allowance \$ _____	
c. Less: Amount owing \$ _____	
Paid to: _____	
d. Net Trade-In (b. minus c.)	\$ <u>NA</u>
e. Net Cash/Trade-In (a. plus d.)	\$ <u>1250.00</u>
Down Payment (e.; disclose as \$0 if negative)	\$ <u>1250.00</u>
<b>Unpaid Balance of Cash Price</b>	\$ <u>3412.00</u>
Amount to Finance line e. (if e. is negative)	\$ <u>NA</u>
Paid to Public Officials, including filing fees	\$ <u>100.00</u>
Insurance: Premiums paid to insurance company(ies)	\$ <u>NA</u>
To: <b>Community Trust Bank Fee</b>	\$ <u>199.00</u>
To: _____	\$ <u>NA</u>
To: <b>DOCUMENTARY FEE</b>	\$ <u>399.00</u>
To: <b>P.S.I.</b>	\$ <u>39.00</u>
To: _____	\$ <u>NA</u>
To: _____	\$ <u>NA</u>
<b>Total Other Charges/Amounts Pd. to Others</b>	\$ <u>737.00</u>
Less: Prepaid Finance Charges	\$ <u>199.00</u>
<b>Amount Financed</b>	\$ <u>3482.00</u>

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: \_\_\_\_\_ Date 12/18/2015  
 Signature KY FRONTIER GAS LLC Date \_\_\_\_\_  
 Signature \_\_\_\_\_ Date \_\_\_\_\_  
 Seller: By \_\_\_\_\_

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