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RECEIVED

MAY 28 2020

PUBLIC SERVICE  
COMMISSION

May 28, 2020

Kent Chandler  
Executive Director  
Public Service Commission  
211 Sower Blvd.  
Frankfort, KY 40601

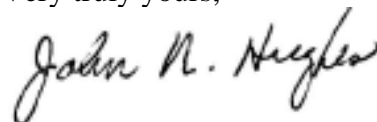
Re: Kentucky Frontier Gas LLC:  
Case No. 2019-00379

Dear Mr. Chandler:

Kentucky Frontier Gas, LLC submits the executed loan documents as required by the order of December 11, 2019. This is the final vehicle purchase included in the application. The total purchase price is \$32,324.70; amount financed-\$33,017.70; interest rate-4.5%.

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

Very truly yours,



John N. Hughes

Attorney for KFG

**ADDITIONAL TERMS OF THIS CONTRACT AND SECURITY AGREEMENT**

**GENERAL TERMS:** You have been given the opportunity to purchase the Vehicle and described services for the Cash Price or the Total Sale Price. The Total Sale Price is the total price of the Vehicle and any services if you buy them over time. You agreed to purchase the items over time. The Total Sale Price shown in the

amounts if the proceeds of a sale do not pay all of the amounts you owe us.  
By choosing any one or more of these remedies, we do not waive our right to later use another remedy. By deciding not to use any remedy, we do not give up our right to consider the remedies available to us.

<b>RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT</b>  No. Date 05/13/20	Seller DISCOUNT AUTO DRIVERS, INC. P.O. BOX 1413/27 TWIN OAKS PRESTONSBURG KY 41653	Buyer KENTUCKY FRONTIER GAS LLC 2963 KY RT 321 NORTH PRESTONSBURG KY 41653
	"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 Motor Vehicle Purchased: Year 2018, Make CHEVROLET, Model, VIN [REDACTED], Lic. No./Year, Other:  New  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 \$ 33216.70, plus finance charges accruing on the unpaid balance at the rate of 6.25% 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 6.25% 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 \$ 195.00 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
6.50 %	\$ 3911.70	\$ 33017.70	\$ 36929.40	\$ N.A.

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

Number of Payments	Amount of Payments	When Payments Are Due
68	615.49	Monthly Beginning 06/12/20

**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:** 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 \_\_\_\_\_, 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 \_\_\_\_\_

**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 \$ _____	
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.) \$ _____	
<b>Down Payment (e.; disclose as \$0 if negative)</b>	\$ _____
<b>Unpaid Balance of Cash Price</b>	\$ _____
Amount to Finance line e. (if e. is negative)	\$ _____
Paid to Public Officials, including filing fees	\$ _____
Insurance Premiums paid to insurance company(ies)	\$ _____
To: <b>Community Trust Bank Fee</b>	\$ _____
To: _____	\$ _____
To: _____	\$ _____
To: _____	\$ _____
To: _____	\$ _____
To: _____	\$ _____
To: _____	\$ _____
To: _____	\$ _____
<b>Total Other Charges/Amounts Pd. to Others</b>	\$ _____
Less: <b>Prepaid Finance Charges</b>	\$ _____
<b>Amount Financed</b>	\$ _____

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 \_\_\_\_\_  
 Signature \_\_\_\_\_ Date \_\_\_\_\_  
 Seller: By \_\_\_\_\_ Date \_\_\_\_\_