

EXHIBIT

U



Clermont Police Department

Case Report for Incident 21C30218

Nature: S83R
 Location: CLE3

Address: 3033 SANTA MARIA AVE
 CLERMONT FL 34715

Offense Codes:

Received By: BLACKMAN 1756 Agency: CLE
 Responding Officers: CLE
 Responsible Officer: CLE Disposition: INA 10/04/21
 When Reported: 13:47:31 10/04/21 Occurred Between: 13:47:31 10/04/21 and 13:50:19 10/04/21

Assigned To: Detail: Date Assigned: **/**/**
 Status: Status Date: **/**/** Due Date: **/**/**

Complainant:

Last: First: Mid:
 DOB: **/**/** Dr Lic: Address:
 Race: Sex: Phone: City: ,

Offense Codes

Reported: Observed:

Circumstances

Responding Officers: Unit :
 CLE CLE
 Responsible Officer: CLE Agency: CLE
 Received By: BLACKMAN 1756 Last Radio Log: 14:20:42 10/04/21 CMLPT
 : Clearance: NR NO REPORT
 When Reported: 13:47:31 10/04/21 Disposition: INA Date: 10/04/21
 Judicial Status: Occurred between: 13:47:31 10/04/21
 Misc Entry: and: 13:50:19 10/04/21

Modus Operandi: Description : Method :

Involvements

Date	Type	Description	
10/04/21	Cad Call	13:47:31 10/04/21 S83R	Initiating Call

Narrative

Supplement

Added By: BLACKMAN 1756

Added On: 14:20:42 10/04/21

CAD Call info/comments

=====
13:50:10 10/04/21 - BLACKMAN 1756
2017 FORD E450 MOTOR HOME... NO TAG ATTACHED.

VOLUNTARY SURRENDER

VIN/1FDX
4F09HDC13321

OWNER: BONNIE ALICEA AWARE
13:50:19 10/04/21 - BLACKMAN 1756
VIN POSS OUT OF IN
13:54:31 10/04/21 - BLACKMAN 1756
CORRECT VIN/ [REDACTED] PER D. A. V. I. D
14:20:29 10/04/21 - BLACKMAN 1756
UPDATED/INVOLVED VEH TABLE/161277

Public Records Exemptions

Enclosed please find a copy of the response documents for your public records request. The following information is provided to explain the process employed to review and produce the response documents.

Page	Reason	Description
3		

From: John Kraft
To: Kirk Allen; Rob Hanlon; Alyssia Benford
Subject: Bonnie's RV repossessed on Oct 4, 2021 ?
Date: Tuesday, November 30, 2021 8:29:00 AM
Attachments: image001.png

Case Report for Incident 21C30218

Supplement

Added By: BLACKMAN 1756

Added On: 14:20:42 10/04/21

CAD Call info/comments

=====

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14:20:29 10/04/21 - BLACKMAN 1756
UPDATED/INVOLVED VEH TABLE/161277

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RETAIL INSTALLMENT CONTRACT

Date of Contract: 6/6/2017	Account Number:
Name & Address of Seller/Dealer: RV ONE SUPERSTORES, INC PO BOX 12309 ALBANY NY 12212	Name & Address of Buyer(s): BONNIE KUROWSKI- ALICEA 3033 SANTA MARIA AVE CLERMONT FL 34715

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 downpayment of
06.74 %	\$ 73893.72	\$ 89735.88	\$ 163629.60	\$ 11100.00 \$ 174729.60

Your payment schedule will be:

Number of Payments	Amount of Payment	Payments Are Due Monthly Beginning
240	681.79	7/6/2017
N/A	N/A	N/A

Late Charge. If I do not make a scheduled payment in full within 10 days after it is due, I will pay a late charge of 15% of the full payment.

Prepayment. I may prepay my obligation in whole or in part at any time, without penalty.

Security Interest. I am giving you a security interest in the motor vehicle being purchased.

Additional Information. Please read this Contract, including the remaining pages, for additional information about security interests, non-payment, default, penalties, and any required repayment in full before the scheduled date.

ITEMIZATION OF THE AMOUNT FINANCED

1. Cash Price, including Accessories:	\$ 96240.88	<p>You may buy the physical damage insurance this Contract requires (see below) from anyone you choose who is acceptable to us.</p> <p>CREDIT LIFE INSURANCE IS NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE ADDITIONAL COST. YOUR DECISION WILL NOT BE A FACTOR IN OUR CREDIT DECISION. YOU MAY PURCHASE CREDIT LIFE INSURANCE FROM THE INSURER OF YOUR CHOICE. If you elect to purchase credit life insurance through the Dealer, you must complete the following:</p> <p>*****</p>
2. Down Payment:		
a) Cash Down Payment	\$ 2500.00	
b) Value of Trade-In	\$ 31000.00	
Trade-In Description: 2004 COACHMAN MOTORHOME 25FT		
c) Lien Payoff To:	\$ 22400.00	
ALLIANT CU		
3. Unpaid Cash Price (1 minus 2a minus 2b plus 2c)	\$ 85140.88	
4. Amounts Paid to Others on Borrower's Behalf		
a) License, tags and registration	\$ N/A	
b) Lien Fees	\$ N/A	
c) To Insurance Companies for:		
(i) Credit Life Insurance *	\$ N/A	
(ii) VSI Insurance *	\$ N/A	

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<p>d) For Warranty Plan * To: <u>FIRST EXTENDED</u> \$ <u>4595.00</u></p> <p>e) For Maintenance Plan * To: <u>N/A</u> \$ <u>N/A</u></p> <p>f) For GAP/Debt Cancellation Ins. To: <u>N/A</u> \$ <u>N/A</u></p> <p>Total Amounts Paid to Others on Borrower's Behalf \$ <u>4595.00</u></p> <p>5. Other Amounts Financed</p> <table style="width: 100%;"> <tr> <td>To: <u>N/A</u></td> <td>For: <u>N/A</u></td> <td>\$ <u>N/A</u></td> </tr> <tr> <td>To: _____</td> <td>For: _____</td> <td>\$ <u>N/A</u></td> </tr> <tr> <td>To: <u>N/A</u></td> <td>For: <u>N/A</u></td> <td>\$ <u>N/A</u></td> </tr> </table> <p>Total Other Amounts Finance \$ <u>N/A</u></p> <p>6. Total Amount Financed (3 plus 4 plus 5) \$ <u>89735.88</u></p> <p>*Lender may retain or receive a portion of these amounts</p>	To: <u>N/A</u>	For: <u>N/A</u>	\$ <u>N/A</u>	To: _____	For: _____	\$ <u>N/A</u>	To: <u>N/A</u>	For: <u>N/A</u>	\$ <u>N/A</u>	<p>Credit Life: <u>For Buyer</u> <u>For Co-Buyer</u> <u>For Both Buyers</u></p> <p>Premium: \$ <u>N/A</u> Term (In Mos.): <u>N/A</u></p> <p>***** I WANT THE CREDIT INSURANCE SPECIFIED ABOVE:</p> <table style="width: 100%;"> <tr> <td>Buyer _____</td> <td>Date _____</td> </tr> </table> <p>I WANT THE CREDIT INSURANCE SPECIFIED ABOVE:</p> <table style="width: 100%;"> <tr> <td>Co-Buyer _____</td> <td>Date _____</td> </tr> </table> <p>LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS ARE NOT INCLUDED IN THIS NOTE.</p>	Buyer _____	Date _____	Co-Buyer _____	Date _____
To: <u>N/A</u>	For: <u>N/A</u>	\$ <u>N/A</u>												
To: _____	For: _____	\$ <u>N/A</u>												
To: <u>N/A</u>	For: <u>N/A</u>	\$ <u>N/A</u>												
Buyer _____	Date _____													
Co-Buyer _____	Date _____													

IMPORTANT: THE TERMS AND CONDITIONS ON THE REMAINING PAGES OF THIS DOCUMENT ARE PART OF THIS NOTE. READ THESE TERMS AND CONDITIONS BEFORE SIGNING BELOW.

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.

1. **Promise to Pay.** I, the Buyer (and Co-Buyer, if any) (collectively, "I", "me", "my"), agree to buy the vehicle described below on credit pursuant to the terms and conditions contained in this Retail Installment Sale Contract (the "Contract"). I agree to pay the Seller or its assignee (collectively, "you" or "your") in U.S. Dollars the Amount Financed disclosed below (the "Principal"), plus finance charges accruing on the unpaid balance at the Interest Rate shown below ("interest") pursuant to the Payment Schedule shown below, until the Principal and all accrued interest are paid in full.

2. **Interest.** Beginning on the date of this Contract, I will pay finance charges at the annual rate disclosed above (the "Interest Rate"). The Interest Rate on this Contract will remain constant until maturity. This Interest Rate is the rate I will pay both before and after any default described in paragraph 8 of this Contract. Interest will accrue daily on that part of the Principal shown above which has not been paid. Interest will be charged beginning on the date of this Contract and will continue to accrue until the amount I owe you has been paid in full. This is a simple interest Contract. The Interest I pay will depend on how I make my payments. The amount of the Finance Charge, Total of Payments and Payment Schedule shown in the Truth in Lending Disclosure Statement assumes that I will make all payments in the amount due and on the scheduled dates. Because I will pay interest on my actual balance each day, the interest I will pay will be higher if my payments are made later than scheduled, and lower if my payments are made earlier than scheduled. I agree to pay the actual amount of interest that accrues under this Contract. Such amount may be more than or less than the Finance Charge shown in the Truth in Lending Disclosure below.

3. **Payments.** I promise to pay Principal and interest payments on the due dates shown in the schedule below. This payment schedule assumes that I will pay all amounts when due. Because interest accrues daily on the unpaid balance of the Principal, the amount of the last payment may decrease or increase if I pay early or late. My monthly payments will be applied to interest and other amounts due before being applied to Principal. If, on the final payment date shown on the payment schedule below (the

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"Maturity Date"), I still owe amounts under this Contract, I will pay those amounts in full on the Maturity Date. I will make my monthly payments to you at the location you shall designate. My obligation to pay will continue even if the vehicle identified below, which secures this Contract, is damaged or destroyed. When I have paid the Principal and all other amounts due under this Contract, you will release your security interest in the vehicle.

4. Right To Repay. I may prepay the debt evidenced by this Contract in full or in part at any time without penalty.

5. Other Charges. I will pay you a late charge as described in the Truth in Lending Disclosures Box on the first page of this Contract. I will pay this late charge only once on any late payment. Additionally, to the extent you actually incur any expense, tax, or charge paid to a government agency in connection with this Contract, I shall pay you such expenses. If you lend me the funds to pay these expenses, the amount of these expenses is shown above in the Itemization of Amount Financed. Finally, I shall pay you a fee in the amount of \$20 for any check or any other form of payment I give you that is dishonored or returned to you unpaid.

6. Payment Deferral. I may ask you for or you may offer an extension of the scheduled due date of all or any part of a payment. I understand and agree that you will approve or deny a payment deferral request in your sole discretion. If you agree to my request or I accept your offer and if permitted by applicable law, you may charge me a deferral fee in an amount to which you and I will agree at the time of my request. I must maintain all insurance required by this Contract during the period of such a deferral. I may also extend the term of any optional insurance I bought with this Contract to cover the deferral, if the insurance company or my insurance contract permits it and I pay the charge for extending such insurance. If I obtain a payment deferral, I will pay additional interest at the Interest Rate on the amount deferred during the deferral period.

7. Security Interest. In order to secure repayment of this Contract and the performance of my other obligations under this Contract, I hereby grant you a security interest in the following vehicle being purchased with the proceeds of this Contract:

NEW/ USED	YEAR	MAKE	MODEL	VEHICLE IDENTIFICATION NUMBER
New	2017	SUNSEEKER	3170DS	1FDXE4FS9HDC13321

and all acccessions, attachments, accessories, appliances, fixtures, furniture, substitutions, and equipment placed in or on the Vehicle, and all proceeds of the Vehicle (collectively, the "Vehicle"). I also grant you a security interest in all money or goods received for the Vehicle and all proceeds of any insurance policies, services and other contracts covering the Vehicle, as well as proceeds of any insurance policies on my life that are financed with the proceeds of this Contract. I agree to sign all papers you believe are necessary to obtain, maintain, and perfect your security interest in the Vehicle. To the extent permitted by applicable law, I authorize you as my attorney-in-fact to sign my name on any documents necessary to properly record and perfect your security interest. I will pay all filing fees and costs necessary for you to obtain, maintain, and perfect our security interest in the Vehicle. I will not grant anyone else a security interest, lien or any other claim to the Vehicle without your express prior written consent. If someone obtains a lien on the Vehicle, I will pay the obligation and clear the lien.

8. Default. I will be in default if any payment or any other sum is not paid when due, or if the prospect of payment, performance or realization on the Vehicle is significantly impaired, including but not limited to any one or more of the following: (a) I shall or shall attempt to, without your written permission, (1) remove or allow removal of the Vehicle for any extended period from the address or addresses where it is customarily kept, (2) sell, encumber or otherwise dispose of my rights or interest in the Vehicle, (3) conceal, charter, hire out or let the Vehicle, or (4) carry passengers in the Vehicle for hire, or (b) I misuse or abuse the Vehicle, or use or allow the use, with or without my knowledge, of the Vehicle in connection with any illegal undertaking or for any purpose in violation of federal or state regulations; or (c) receivership or insolvency proceedings or any assignment for the benefit of creditors shall be instituted by or against me; or (d) the Vehicle shall be arrested, attached, levied upon, seized in any legal proceeding, or held by virtue of any lien or distress; or (e) I die; or (f) any taxes and assessments upon the Vehicle or its use are not paid promptly; or (g) the Vehicle is damaged such that the value of your collateral is diminished and permitted to remain damaged for one month after the occurrence or accident causing the damage; or (h) the Vehicle is not kept suitably insured; or (i) I fail to permit inspection of the Vehicle or any relevant document; or (j) any security interest in your favor is not perfected or does not remain perfected for the term of this Contract in each jurisdiction in which you now or hereafter require your security interest to be perfected due to action or inaction on my part; or (k) I breach any other warranty or fail to meet any other obligations set forth in this Contract; or (l) I break any promise made in this Contract; or (m) I allow any liens on the Vehicle to remain unsatisfied for more than 30 days.

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9. Remedies Upon Default. If this Contract is in default, following any notices required by law, you may require that my unpaid balance, including interest and other charges and fees due under the Contract (and not just amounts in default), be paid immediately. If this Contract is in default and you are not immediately paid all amounts due under this Contract, you may demand that I deliver the Vehicle to you; repossess the Vehicle; foreclose on the Vehicle under applicable law; set off my liability on this Contract against any of my deposits or property you hold (except for 401k and IRA accounts); or pursue any other remedy you have under applicable law and following any notices to me required by applicable law. Your remedies set forth in the previous two sentences shall be subject to any applicable cure period required by applicable law. To the extent permitted by applicable law, I will pay all collection costs and expenses, including your actual and reasonable costs of enforcement and collection of any amount due and payable under this Contract and all actual and reasonable costs and expenses of retaking, storing, preparing for sale or selling the Vehicle. Such collection costs and expenses shall also include reasonable attorneys' fees to the extent permitted by applicable law, including any such fees arising due to a bankruptcy filing by or against me. Delivery of the Vehicle to you or repossession of the Vehicle or any other legal remedy you take shall not relieve me of my obligation to pay any deficiency which may arise upon the subsequent sale of the Vehicle.

10. Repossession and Resale Upon Default. In the event of a default, I agree that you may, if permitted by law, with or without legal process or judicial decree and with or without previous notice or demand for performance, enter any premises where the Vehicle may be located and take possession of it, together with anything in or on the Vehicle. However, nothing herein gives you any right to enter unlawfully upon any premises. Upon my return of the Vehicle to you or your repossession of it, you shall have the remedies provided by applicable state or federal law. The proceeds of any sale or other disposition shall be applied, except as otherwise required by law: (a) to the actual and reasonable cost of the sale; (b) to the actual and reasonable cost of retaking, preparing for sale and storage of the Vehicle and (c) to any amounts I owe under this Contract, including delinquency and collection charges, and attorney's fees as provided for in this Contract and as permitted by law. Any remaining proceeds shall be paid to me or otherwise as provided by law. I shall be liable for any deficiency to the extent not limited by applicable state law.

11. Risk of Loss. At all times I shall bear the risk of loss of damage to, or destruction of the Vehicle. Any such loss, damage or destruction shall not release me from my obligations under this Contract.

12. Insurance and Notice of Loss. Until this Contract is fully paid, I will maintain a property insurance policy issued by a licensed insurer covering the Vehicle for property damage in an amount reasonably satisfactory to you, but not less than the outstanding principal balance payable under this Contract (except as otherwise restricted by law), and liability to others in an amount as reasonably may be satisfactory to you. I may choose any insurer reasonably acceptable to you to provide this insurance. I may substitute a new insurer that is acceptable to you at any time. I will notify you if I do. I must insure against the risks of: (a) fire, theft and collision; (b) such other hazards as you may reasonably require. The insurance must protect me and you, must be written for at least a year at a time and must contain a deductible no larger than \$500. I must pay the premium in advance before each policy period begins and give you proof of payment. You may sign any proof of loss and endorse any check, draft or other form of payment issued by the insurer or its agent as a loss payment. If at any time before this Contract is fully paid, such insurance lapses or is canceled, you may buy replacement coverage protecting you and me or, if permitted by law, you alone. I will pay the premiums for such coverage at your request with interest at the interest rate shown in this Contract. I understand that any replacement coverage you provide may be more expensive and provide less coverage than insurance that I can obtain on my own. You may increase the amount of my scheduled payment in order to amortize the charge by the scheduled Maturity Date. As an alternative and, if I specifically agree, I may have a larger or balloon final payment, or the Maturity Date may be extended. I will notify you as soon as possible if the Vehicle becomes damaged or destroyed or disappears.

13. Use of the Vehicle. I will not sell the Vehicle, pledge it as security for another loan, give it away, lease it or otherwise use it for other than personal use without your written permission. I will only use the Vehicle only for personal, family or household purposes. I will not use the Vehicle as a dwelling or residence. I will not use the Vehicle to carry passengers for hire, permit its use for any illegal purposes or let anyone seize it. I will not allow anyone to put a lien on the Vehicle, except for your security interest. I will not take the Vehicle to another country without your written permission. If you permit me to take the Vehicle to another country, I will comply with the laws of such country and with any treaty between the United States and such country. I will not abandon the Vehicle. Unless I violate this Contract and you repossess the Vehicle, I may retain possession and use of the Vehicle.

14. My Duties Concerning the Vehicle. I will keep the Vehicle in good condition and repair. I shall pay when due any repair bills, storage bills (if applicable), taxes, fines or other charges on the Vehicle. You may pay any of these bills if I do not. If you do, I will repay to you the amount of such bills on demand, with interest at the interest rate shown in this Contract or at such lesser rate as may be required by law.

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15. Government Seizure. I will notify you promptly by telephone, confirmed by fax or overnight delivery, if the Vehicle is attached, detained, seized or levied upon or taken into custody by any court or other authority, and I will immediately take steps to have the Vehicle released. If the Vehicle is arrested or detained by any government authority, I authorize you or your agents in my name to receive or take possession of the Vehicle and defend any action and/or discharge any lien.

16. Obligations of Persons Under This Contract. If more than one person signs this Contract, each person is jointly and severally obligated to keep all promises in this Contract, including the promise to pay the full amount owed. Any co-signer or guarantor is also obligated to do these things. You may enforce your rights under this Contract against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Contract. You may give one Buyer extensions to pay or change or release his or her responsibility without releasing any Co-Buyer in the same way.

17. Time Is of the Essence. Time is of the essence. This means that all required payments must be made on the day due and all other obligations must be performed on time. If I require additional time to make a payment or perform any other obligation, I understand that I must obtain your approval in writing in advance for making a late payment or rendering any other late performance, and that you are not required to give such approval.

18. Waivers. You may accept a late payment or a partial payment without losing your right to demand payment on time and in full for all subsequent payments. You may delay enforcing any of your rights or elect not to enforce your rights without losing any of them. I and any other person who has obligations under this Contract waive the rights of presentment and notice of dishonor. "Presentment" means the right to require you to demand payment of amounts due. "Notice of dishonor" means the right to require you to give notice that amounts due have not been paid.

19. Governing Law. This Contract is governed by federal law and the laws of New York State.

20. WAIVER OF JURY TRIAL. To the extent permitted by applicable law, I hereby waive any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Contract.

21. Notices. You will send notices to me to my last known address in your files. Notices sent to that address will be effective for all purposes under this Contract. You will send them by regular mail unless applicable law requires you to use certified or registered mail. Unless applicable law requires otherwise, a notice sent to any Buyer shall be considered sent to all Buyers, and a notice received by any one of us shall be considered received by all of us. Notices to you must be sent in writing to the address noted on page 1 above, unless and until you or your assignee notifies me in writing to send notices to a different address. DO NOT SEND COMMUNICATIONS CONCERNING DISPUTED DEBTS TO THE PLACE WHERE YOU SEND REGULAR MONTHLY PAYMENTS. Notices concerning disputed debts, including any payments made by check and marked "payment in full" or with other restrictive endorsements or notices, tenders as full satisfaction of your balance, must be delivered to: M&T Bank, Installment Loan Operations, one Fountain Plaza, Buffalo, NY 14203.

22. Telephone Monitoring and Calling. From time to time you agree we may monitor and record telephone calls made or received by us or our agents regarding your account to assure the quality of our service. In order for us to service the account or to collect any amounts you may owe, and subject to applicable law, you agree that we may from time to time make calls and send text messages to you using prerecorded/artificial voice messages or through the use of an automatic dialing device at any telephone number you provide to us in connection with your account, including a mobile telephone number that could result in charges to you.

23. Miscellaneous. This Contract constitutes the entire financing agreement between you and me and may not be altered or amended except by a writing signed by both you and me. If any provision of this Contract cannot be enforced, the rest of the Contract will remain in effect. I may not assign this Contract. You may sell or assign your rights in this Contract without my permission. You may sell or assign this Contract for an amount that is more or less than the Amount Financed. No amendment of this Contract will be valid unless in writing and signed by both you and me. Your rights hereunder shall inure to the benefit of your successors and assigns, and my obligations hereunder shall be binding upon my heirs, personal representatives and assigns. You do not have to repossess the Vehicle or exercise any of your other rights before collecting from me. I agree to give you updated financial information any time you request it. You may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report.

The following NOTICE applies to transactions governed by 16 C.F.R. §§ 433.1 et seq.:

M&T Bank – Motor Vehicle Retail Installment Sale Contract - NY

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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 WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

* * * * *

VERIFICATION OF CUSTOMER IDENTITY- Federal laws and regulations require us to request information from you prior to opening an account or adding an additional signatory to an account. The information we request may vary depending on circumstances, but at a minimum, will include your name, address, an identification number such as your social security number or taxpayer identification number, and for individuals, your date of birth. We are also required to verify the information you provide to us. This verification process may require you to provide us with supporting documentation that we deem appropriate. We may also seek to verify the information by other means. We reserve the right to request additional information and/or signatures from you time to time. In all cases, the protection of our customer's identify and confidentiality is our pledge to you.

NOTICE TO THE BUYER: 1. Do not sign this agreement before you read it or if it contains any blank space. 2. You are entitled to a completely filled in copy of this agreement. 3. Under the law, you have the right to pay off in advance the full amount due. If you do so, you may, depending on the nature of the credit service charge, either: (a) prepay without penalty, or (b) under certain circumstances obtain a rebate of the credit service charge. 4. According to law you have the privilege of purchasing the insurance on the motor vehicle provided for in this contract from an agent or broker of your own selection.

I agree to the terms of and acknowledge receipt of a completed copy of this Contract.

RETAIL INSTALMENT CONTRACT

Baker (SEAL)
Buyer: _____

Co-Buyer: _____ (SEAL)

Seller: **BY ONE SUPERSTORES, INC** (SEAL)
By: _____
Title: _____

Co-Signer: _____ (SEAL)

