



UCC FINANCING STATEMENT

4. This FINANCING STATEMENT covers the following collateral:

A. NAME & PHONE OF CONTACT AT FILER [optional]
Stefka M: Margina
B. SEND ACKNOWLEDGMENT TO: (Name and Address)

Stefka M: Margina (without prejudice)
c/o 640 Majestic Drive (non-domestic)
Algonquin [60102] Illinois

Doc#: 0929356040 Fee: \$54.00 Eugene "Gene" Moore RHSP Fee: \$10.00

Cook County Recorder of Deeds

Date: 10/20/2009 12:50 PM Pg: 1 of 10

	<u> </u>		THE ABOV	E SPACE IS FO	OR FILING OFFICE U	SE ONLY
1. DEBTOR'S EXACT F	UZLI EGAL NAM	E - insert only <u>one</u> debtor name (1a	or 1b) - do not abbreviate or combine names			
1a. ORGANIZATION'S N		TOTATEC CTATE O	EHIBIOIG COIDEN OF 16	THE TOTAL		
0.5		D SIATES, STATE U	F ILLINOIS, COUNTY OF MO	HENKY		
1b. INDIVIDUAL'S LAST NAME		FIRST NAME	MIDDLE	MIDDLE NAME		
1c. MAILING ADDRESS			lair	STATE	POSTAL CODE	COUNTRY
207 STATE HOU	SE	0.5	SPRINGFIELD	ΙL	62706	USA
1d. TAX ID #: SSN OR EIN			1f. JURISDICTION OF ORGANIZATION	1g. ORG	ANIZATIONAL ID#, if any	,
	ORGANIZATION DEBTOR	CORPORATION	FEDERAL	i		□NONE
2. ADDITIONAL DEBTO	R'S EXACT FULL	LEGAL NAME - insert o ay Q 19	debtor name (2a or 2b) - do not abbreviate or co	mbine names		
2a. ORGANIZATION'S N. FOX VALLEY	AME)_			
OR 26. INDIVIDUAL'S LAST	NAME	· · · · · · · · · · · · · · · · · · ·	FIRST NAME	MIDDLE	NAME	SUFFIX
2c. MAILING ADDRESS		· · · · · · · · · · · · · · · · · · ·	CITY	STATE	POSTAL CODE	COUNTRY
560 WEST NORT	H AVENUE		WEST CHICAGO	IL	60185	USA
2d. TAX ID #: SSN OR EIN		2e. TYPE OF ORGANIZATION	2f. JURISDICTION C. OF GANIZATION	2g. ORG	ANEZATIONAL ID#, if any	<i>i</i>
	ORGANIZATION DEBTOR	CORPORATION	FEDERAL	i		NONE
3. SECURED PARTY'S	NAME (or NAME	OF TOTAL ASSIGNEE OF ASSIGNOR	R S/P) - insert only <u>one</u> secured party name (2)	or 3b)		
3a. ORGANIZATION'S NA STEFKA M MA	ME		C	_		
OR 3b. INDIVIDUAL'S LAST NAME		FIRST NAME	MIDDLE	NAME	SUFFIX	
3c. MAILING ADDRESS			СПУ	STATE	POSTAL CODE	COUNTRY
640 MAJESTIC D	RIVE		ALGONQUIN	11	60102	USA
O 10 MUMBOILO D	TUTL		ALOUNQUIN	150	07102	USA

This is actual Constructive Notice that all of Debtor's interest now owned or hereafter acquired is hereby accepted as collateral for securing contractual obligation in favor of the Secured Party as detailed in a true, complete, authorized Security Agreement in the possession of the Secured Party.

NOTICE: In accordance with U.S.C. 47 - Property - This is the entry of the Debtor in the Commercial Pegistry as a transmitting utility and the following property is hereby registered in the same as public notice of a commercial transaction. RETAIL

INSTALLMENT CONTRACT/ACCOUNT No: 860605987/2009 VOLKSWAGEN JETTA 3VWJZ71K89M92 136 (\$26,702.20); U.C.C. Contract Trust Account # (LSLS4LS4) LSLS All property is accepted for value and is exempt from Levy. Adjustment of the filing is from Public Policy HJR-192, Public Law 73-10 and U.C.C. 10-104. All proceeds,

SERVICES, FOX VALLEY VOLKSWAGEN, ORGANIZATION/TRADE NAME/TRADEMARK - DEBTOR

products, accounts, fixtures and the orders therefrom are released to the the Secured Party (Stefka M: Margina).

5. ALTERNATIVE DESIGNATION [if applicable]: LESSEE/LESSOR	CONSIGNEE/CONSIGNOR	BAILEE/BAILOR	SELLER/BUYER	AG. LIEN	NON-UCC FILING
This FINANCING STATEMENT is to be filed [for record] (or recorded ESTATE RECORDS. Attach Addendum) in the REAL 7. Check to REI fif applicable 1. [ADDITIONAL	QUEST SEARCH REPOR L FEE!	(T(S) on Debtor(s) (octional)	All Debtors	Debtor 1 Debtor 2
8. OPTIONAL FILER REFERENCE DATA					
Secured Party: STEFKA M MARGINA					

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UNOFFICIAL COPY

UCC FINANCING STATE		M			
FOLLOW INSTRUCTIONS (front and b 9. NAME OF FIRST DEBTOR (1a or		TATEMENT			
9a. ORGANIZATION'S NAME	ID) ON NEDATED FRANKCHAG S	IAIEMENI			
UNITED NATIONS, UNI	TED STATES STATE O	FILLINOIS COUNTS			
OR 9b. INDIVIDUAL'S LAST NAME	FIRST NAME	MIDDLE NAME, SUFFIX			
10. MISCELLANEOUS:					
D _C O _C					
	0		THE ABOVE SPACE	IS FOR FILING OFF	ICE USE ONLY
11. ADDITIONAL DEBTOR'S EXACT	FULLEGAL NAME - insert only or	e name (11a or 11h) do not abbrevia	ato or combine names		· · · · · · · · · · · · · · · · · · ·
11a. ORGANIZATION'S NAME	Section of the sectio	E treated (110 or (10) - 00 that allowers	se di Contanie regines		
OR 11b. INDIVIDUAL'S LAST NAME	Ox	FIRST NAME	MIDDLE	NAME	SUFFIX
11c, MAILING ADDRESS		СПУ	STATE	POSTAL CODE	COUNTRY
11d. TAX ID #: SSN OR EIN ADD'L INFO ORGANIZAT DEBTOR	RE 11e. TYPE OF ORGANIZATION	11f, JURISDICTION OF ORGANI	ZATION 11g. OR	L GANIZATIONAL ID #, if a	any NONE
12. ADDITIONAL SECURED PAR	TY'S or ASSIGNOR S/F	"S NAV = - ins vt only one name (*	12a or 12h)		IAONE
12a. ORGANIZATION'S NAME	ACCIONATION	3 THE STURY GIETRISE (12a Ur (2U)		
OR 12b. INDIVIDUAL'S LAST NAME		FIRST NAME	MIDDLE	NAME	PUETV
120. HYDIYIDOYES EYST HYME		FINSI NAME	MIUGLE	NAME	SUFFIX
12c. MAILING ADDRESS		- '/X		T	
12C MAILING ADDRESS		СПУ	STATE	POSTAL CODE	COUNTRY
	·				
This FINANCING STATEMENT covers collateral, or is filed as a fixture filing Description of real estate.	timber to be cut or as-extracte	d 16. Additional collateral descript	6/4/5		
				Office	
				(C)	
 Name and address of a RECORD OWNE (if Debtor does not have a record interest) 					
		17. Check only if applicable and	check <u>only</u> one box.		
		Debtor is a Trust or 7 Tru		operty held in trust or	Decedent's Estate
		18. Check only if applicable and	check only one box.	-	
		Debtor is a TRANSMITTENG L			
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		2-,	blic-Financa Transaction — ef	•	
		THE RESERVE TO BE U			

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p. 1

Volkswagen Credit (

FORVALUE TFRON

ACCOUNT INFOR 1476

Account Number: BOITOWNER: Vehicle:

Garaging Location:

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nyaccount to make info and more. Testicino il

ACCOUNT DETAIL

7646A ACTIVITY SINCE LAST STATEMENT

YTD Principal

YTD Interest

"Current Principal to not a nagodi and may not include all organisms

Dete Amount Total 07/15/2009_Perment Received - Thank You \$0.00 Principal \$0.00 \$0.00 Interest 07/27/2009 Current Principal Balance*** \$21,270.16 Payments Mode 0 60 Payments Remaining

"Amazona above may not reflect assurante mede shor \$7/27/2905

Customer Service: 1-809-428-4034 Automated response 24 hours, 7 days a week. presentatives available washdays from 7 am to 10 pm (Central Time).

ywcredit.com/mysccount

For Payment Only Volkswagen Credit P.O. Box 17497 Ball nicks, MD 21297-1497

VW Cracit; Inc. (d.b.a. Vallewagen Credit; Audi Financial Services; and Bentley Financial Services) to a servicer tr / Vv/ Credit Leading, Ltd. Please return this portion of the invoice with your payment and allow \$7 days for meiling to easure po, mer (), delivered

\$0.00

50.00

by the due date. To avoid delays in handling please do not include correspondence with your paym in

PAYMENT DUE DATE:

August 15, 2009 \$428.37

TOTAL AMOUNT DUE:

Account Number:

860605967

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STEFKA MARGINA 640 MAJESTIC DR ALGONQUIN IL 60102-4364



VOLKSWAGEN CREDIT P.C. BOX 17497 BALTIMORE, MD 21297-1497

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oral 6828 SIK P3236

SIMPLE FINANCE CHARGE trict Number

Buyer Name and Address (Including County and Zip Code) STEFKA M MARGINA 640 MAJESTIC DR ALGONQUIN IL 60 MCHENRY 60102

Paid to Insurance Company

Other Optional Insurance Paid to Insurance Company or Companies

Co-Buyer Name and Address (Including County and Zip Code) Creditor-Seller (Name and Address) FOX VALLEY VOLKSWAGEN 560 WEST NORTH AVE WEST CHICAGO, IL 60185

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 for the deferred payment price under the agreements on the front and back of this contract. You agree to pay the Creditor - Seller (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. If any amount remains unpaid fifteen days after the final payment due date, we will assess finance charges on the unpaid balance at the Annual Percentage Rate shown in the Truth-in-Lending Disclosures. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used/Demo	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
VSED	2009	VOLKSWAGEN JETTA	11638	3VWJZ71K89M024136	☐ personal, family or household☐ business☐ agricultural

N/A

ANNUAL PERCENTAGE RATE	FINANCE CHARGE The dollar	Financed The amount of	Payments The amount you	Price The total cost of
The cost of your credit as a yearly rate.	amount the credit will cost you.	credit provided to you or on you behalf.	will have paid after you have made all payments as	credit, including vour down
7.39 %			scheduled. \$ 25762.2	\$ payment of 1000.00
our Payment S		Be:	0	
Number of Payments	Amount of Payments	When Pa	aymenie Due	
60		Monthly beginning		
Or As Follows:				\ .
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3				YA
		eceived in full within		
pay a late charge	of \$10	or 5% of part of t	the payment that is	s late, whicheror is
greater.			- -	
Prepayment, if yo	ou pay off all you	r debt early, you will	not have to pay a	penalty.
Security Interest	. You are giving a	a security interest in entract for more inform	the vehicle being	purchased.
payment, default, ar	ny required repaym	nent in full before the s	cheduled date and s	ecurity interest.
TEMIZATION OF AN Cash Price (include Total Downpayme Trade-in (Yea	ing \$1380 [†] /Ā	Sales tax) (Model)	·	\$ 20918.03 (1)
Gross Trade-	In Allowance		\$	N/A
Less Pay Off	Made By Seller		\$	N/A
Equals Net T	rade In		\$	N //\
+ Cash		•	\$	1 00 0.00
+ Other			\$ <u></u>	N/A
(If total down	payment is negativ	e, enter "0" and see 4J	below)	\$ 1000.00 (2)
Unpaid Balance of	Cash Price (1 mini	us 2)	·	\$ 19918-03 (3)
•	•	id to Others on Your Be	half	
•	art of these amoun			
A Cost of Optiona		,		
•	cany or Companies	\		
Insurance Comp Life	•	s. \$andream		w.,
Insurance Comp Life Disability	oany or Companies	\	 \$	at 1 A
Insurance Comp Life	oany or Companies	s. \$andream	 \$	程/A N/A

FEDERAL PUTH-IN-LENDING DISCLOSURES

INSURANCE YOU MAY BUY THE PHYSICAL DAMAGE INSURANCE THIS CONTRACT REQUIRES (SEE BACK) FROM ANYONE YOU CHOOSE WHO IS ACCEPTABLE TO US.

You are not required to buy any other insurance to in credit unless the box indicating Vendor's Single est Insurance is required is checked below.

If any insurance is checked below, policies or certifis from the named insurance companies will describe erms and conditions.

ck the insurance you want and sign below:

Optional (Credit Insurance
☐ Credit Life: ☐ B	uyer Co-Buyer Both
☐ Credit Disability (I	Buyer Only)
Premium:	
Credit Life \$	<u> </u>
Credit Disability \$ _	N/A
Insurance Company Na	me
Home Office Address	N/A

OIT LIFE INSURANCE AND CREDIT DISABILITY IRANCE ARE NOT REQUIRED TO OBTAIN NT. Your decision to buy or not buy credit life ince and credit disability insurance will not be a factor credit approval process. They will not be provided s you sign and agree to pay the extra cost. If you see his a surance, the cost is shown in Item 4A of the ation of Amount Financed. Credit life insurance is on your original payment schedule. This insurance ot pay all you owe on this contract if you make late ents. Credit asability insurance does not cover any se in your payments or in the number of payments. age for credit is insurance and credit disability ince ends on the original due date for the last ent unless a different term for the insurance is shown

Other Optional Insurance

N/A		N/A
Type of	Insurance	Term
Premium \$	M/A	
Insurance Company	/ Name	<u> </u>
Home Office Addres	SS	
N/A		N/A
Type of	Insurance	Term
Premium \$	N/A	
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This invalue of the contract of the sale of insurance purchased with this sale of insurance purchased with the values purchased. It was the optional credit insurance in the credit reput insurance purchased with the sale of insurance purchased with the values you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in them 40 of the while the values			0929356040 Page:	. 5 of 10
Control Charges including Amounts Pacif to Others on Your Behalf A Cost of Optional Credit insurance Pacif to Insurance Company or Companies B V/As B Vendor's Single interest insurance Pacif to Insurance Company Name **N/A B Vendor's Single interest insurance **Pacif to Insurance Company Name **N/A B Vendor's Single interest insurance **Pacif to Insurance Company Name **N/A D Ophore) Good Continual **Office Office of Insurance **N/A D Ophore) Good Continual **N/A D Ophore)	(If total downpayment is	negativ , er te '0' a ld see 11 below)	IALICO	Other Optional Insurance
Check Charges Including Amounts Paid to Others on Your Behalf A Cost of Optional Credit Insurance Paid to Insurance Company or Companies Life S N/A B Vendors Single Interest Insurance Paid to Insurance Company C Other Optional Insurance Paid to Insurance Company or Companies N/A D Optional Good Contect Official Teach Paid to Government Agencies N/A S N/A TO N/A TO N/A TO N/A S N/A	. Of that a palation of capit the	5 (1 · · · · · · · · · · · · · · · · · ·	\$ 2 2 2 2 2	Type of Insurance Term
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Life \$ 1.7 ferm \$ N/A	·	maniae		
B Vendor's Single Interest Insurance Paid to Insurance Company or Companies \$ N/A		\$ [™] / Ferm	as / A	
Partic binstrance Company Partic binstrance Paid to Insurance Company or Companies N/A	Disability	\$ N / N erm s	N/H	
Pedia to insurance Organization Pode of Insurance Company or Companies \$ W/A	B Vendor's Single Interest Ins	surance	11.16	True of Incurrence Torm
Optional Gago Contract Common Feat Dear Contract Common Feat Dear Common	Paid to Insurance Compan	y	D ' I	N · E
Official Tests Paid to Government Agencies 10 N/A for N/A 10 N/A for N/A 10 N/A 1	C Other Optional Insurance I	Paid to Insurance Company or Companies		[* (* * * * * * * * * * * * * * * * * * *
E Official Fees Paid to Government Agencies In MA	D Optional Gap Contract		\$ <u>925.00</u>	Insurance Company Name
The NYA by NYA by NYA S		rnment Agencies		N/A
The NYA for N/A \$	to N/A	for N/A		Home Office Address
The Covernment Taxes Not included in Cash Price \$ N/A Government Taxes Not included in Cash Price \$ N/A N/A Government Covernment Registration Fees \$ 103.00 COVERS. ON \$ 103.00 COVERS. O		for N/A		
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H Government Certificate of Tius Fees 10.5 eller for Documentance Pee To Seller for Documenta				process. It will not be provided unless you sign and
H Government Certificate of Titius Teles To Seller for Documentary, Fee SOCUMENTARY PEE SOCUMEN	LIC & REG 7/	3 00 CVR 25.00	. 103.00 T	agree to pay the extra cost.
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describe purpose.) to N / A for Prior Credit or Lease Selence \$ N / A for	IN THE BUREAU OF LABOR S	TATISTICS CONSUMER HAICZ INDEX. THIS NOTICE	IS REQUIRED BY LAW.	Co-Buyer Signature Date
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to N/A for N/A for N/A s N/A Total Other Charges and Amounts Paid to Others on Your Behalf s Amount Financed (3 + 4) PTION: You pay no finance charge if the Amount Financed, item 5, is paid in full on c before Year SELER'S INITIALS PTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided insurance by the evita charge. If you choose to buy a gap contract, the charge is shown in Item 40 of the emization of Amount Financed. See your gap contract for debtains the provided in the contract of the solution of the contract of the contract. Name of Gap Contract Want to buy a gap contract. Want to buy a gap contract. Want to buy a gap contract. Want to dead on you if we elect to pursue a nonlitigated collection action against you for our costs and expenses in expenses in expenses in the seller contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract in the seller may assign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract in the seller may be negotiable with the Seller. The Seller may assign this contract of the contract or the contract or the contract of the contract or the contract or such the contract or the contract of the contract or the contr	to N/A			CAUSED TO OTHERS.
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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 \				
and we must sign if. No oral changes are binding. Buyer Signs X Co-Buyer Signs X	HOW THIS CONTRACT CAN BE	CHANGED. This contract contains the entire agree	ement between you and us relating	to this contract. Any change to this contract must be in writ

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.

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

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HOW THIS CONTRACT CAN BE CHANGED. This contract contains and we must sign it. No oral changes are binding. Buyer Sign If any part of this contract is not valid, all other parts stay valid. We may extend the time for making some payments without extending the See back for other important agreements. 1. Do not sign this agreement before you an exact copy of the agreement you sign advance the full amount due and to obtain	may delay or refráin from the time for making other source to buread it or if gn. 3. Under the under certai	the buyer. it contains any he law you have noted to the contains and the conditions are conditions and the conditions and the conditions are conditions are conditions and the conditions are conditions.	Co-Buyer Signs Xights under this conting the conting t	ees. 2. You are entitle among others, to pa d of the finance char	ed to ay in ge.
You agree to the terms of this contract. Ye and you were free to take it and review it. signed it.	ou confirm the You confirm the	at before you si lat you received	igned this co d a complete	ontract, we gave it to ly filled-in copy wher	you, you
Co-Buyer Signs X	Date	9	unu suarse, i "mi", km	en e	
Co-Buyer A co-buyer is a person who agrees to be primar parent or spouse of the buyer, or (3) will be listed as a receive possession of the vehicle or will use it, or that the co-buyer.	mer of the vehicle's ti	tle. By signing above, louse of the buyer, or w	the co-buyer confi vill be listed as an o	rms that the co-buyer will actu wner on the vehicle's title.	s a ally
Guarantor A guarantor is a person who may be responsible for	aving the entire debt if w	we cannot collect the am	ount owed from the	buyer and any co-buyer.	
I hereby guarantee the collection of the above described a herein. I also consent to the Creditor having a security interes	amount up in failure d	doress of the seller named he	erein to collect sa	d amount nom the payer made	
Other Owners An other owner is a person whose name to the security interest in the vehicle given to us in this	e is on the title to tr	e vehicle but does n	ot have to pay the	e debt. The other owner agre	es
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Seller signs FOX VALLEY VOLKSWAGEN	By X		Tit		
	•	SUED WIT	TH THIS T	BANSACTION	
Seller assigns its interest in this contract to WHAT SWARE IN	CKEULI	(Assign ce	under the terms	of Seller's agreement(s) with As	signee.
Assigned with recourse AGEN	Assigned wi	thout recourse	14,	Assigned with limited re	course
Seller	Ву		Title		
FORM NO. 553-IL 1/08 U.S. PATENT NO. D480,782 \$2008 The Reynolds and Reynolds Company TO ORDER: www.reysourcs.com; 1-6 THE PRINTER MAKES NO WARRANT, EXPRESS OR MYLLED, AS TO CONTENT OR PITNESS FOR PURPOSE OF THIS FORM. CONSULT YOUR OWN LEGAL COUNSEL.	900-344-0996; fax 1-800-531-9055		CUSTOMER /	FOTH IN LENDING COPY	ŗ
ITEMIZATION OF AMOUNT FINANCED 1 Cash Price (including \$	\$ \$ \$ \$	\$ 20918.03 (N/A N/A 1000.00	1) Itemization of based on your new net read payments: C increase in Coverage to insurance e	nstrance the cost is shown in mean of Announ Franced. Credit life insign original to mean schedule. This is a continue to mean schedule. This is a continue to this contract if you redit disability insurance does not cour payment or in the number of proceeding in the insurance and credit inds on the original due date for eas a different term for the insurance	mance is nsurance nake late cover any ayments. disability the last

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OTHER IMPORTANT AGREEMENTS

ÜNOFFICIAL COPY

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.
 - Fifteen days after the final installment is due as originally scheduled or deferred, we will compute and charge interest on any balance remaining unpaid, including any unpaid default charges or deferment charges, at the Annual Percentage Rate shown on the front of this contract.
- 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 cheese.
- c. How late payments or early payments change what you must pay. We hased the Finance Charge, Total of Payments, and Total Sale Price shown on the front 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.

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

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

. 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 the front. 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 subject to any right the law gives you to reinstate this contract. Default means:
 - You do not pay any payment on time;
 - You give false, incomplete, or misleading information on a 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 to collect what you owe, you will pay our reasonable attorney's fee as the law allows. If a judgment is entered against you, you will pay any court costs the court awards us.
- 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, 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 at your expense. 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, ir many situations, the law gives you the right to pay to get it back. We will tell you what you have to do to get the vehicle back.
- f. We will sell the vehicle if you do not get it back. If you do not do what is required to get the vehicle back, 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

All proceeds from insurance, maintenance, service, or other contracts we finance for rou. This includes any refunds of remains 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.

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. 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.

Unless you provide us with evidence of the insurance coverage required by this contract, we may buy insurance a your expense to protect our interests in the vehicle. This insurance may, but need not, protect your interests. The coverage that we buy may not pay any claim that you make or any claim that is made agair s) you in connection with the vehicle. You may later cancel any insurance we buy, but only after providing us with evidence that you have obtained insurance as required by this contract. If we buy insurance for too vehicle, you will be responsible for the costs of that insurance, including finance charges and any other charges we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. We may add the costs of the insurance to your total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance you may be able to obtain on your own.

If we buy insurance, the charge will be the premium of the insurance and a finance charge equal to the Annual Percentage Rate shown on the front of this contract or, at our option, the rate we are charging when we buy the insurance. 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.

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, 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.

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 or which state law requires the seller to provide.

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.

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

6. Applicable Law

Federal law and the law of the state of our address shown on the front of this contract apply to this contract.

NOTICE OF POSSIBLE REFUND OF CREDIT LIFE OR DISABILITY INSURANCE PREMIUM: (1) IF YOU HAVE PURCHASED EITHER CREDIT LIFE OR CREDIT DISABILITY INSURANCE, OR BOTH, TO GUARANTEE PAYMENTS BEING MADE IN CASE OF YOUR DEATH OR DISABILITY, ON YOUR VEHICLE PURCHASED UNDER AN INSTALLMENT SALES CONTRACT, YOU MAY BE ENTITLED TO A PARTIAL REFUND OF YOUR PREMIUM IF YOU PAY OFF YOUR INSTALLMENT LOAN EARLY. (2) IN CASE OF EARLY COMPLETE PAYMENT OF YOUR LOAN, YOU SHOULD CONTACT THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE TO SEE IF A REFUND IS DUE. IF YOUR VEHICLE DEALER FINANCED YOUR LOAN, THE SELLER OF YOUR CREDIT LIFE OR CREDIT LIFE OR CREDIT DISABILITY INSURANCE IS YOUR VEHICLE DEALER.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH

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Applicable La

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NOTICE OF POSSIBLE REFUND OF CREDIT LIFE OR DISABILITY INSURANCE PREMIUM: (1) IF YOU HAVE PURCHASED EITHER CREDIT LIFE OR CREDIT DISABILITY INSURANCE, OR BOTH, TO GUARANTEE PAYMENTS BEING MADE IN CASE OF YOUR DEATH OR DISABILITY. ON YOUR VEHICLE PURCHASED UNDER AN INSTALLMENT SALES CONTRACT, YOU MAY BE ENTITLED TO A PARTIAL REFUND OF YOUR PREMIUM IF YOU PAY OFF YOUR INSTALLMENT LOAN EARLY. (2) IN CASE OF EARLY COMPLETE PAYMENT OF YOUR LOAN, YOU SHOULD CONTACT THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE TO SEE IF A REFUND IS DUE, IF YOUR VEHICLE DEALER FINANCED YOUR LOAN, THE SELLER OF YOUR CREDIT LIFE OR CREDIT DISABILITY INSURANCE IS YOUR VEHICLE DEALER.

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 if the "personal, family or household" box in the "Primary Use for Which Purchased" section of this contract is checked. In all other cases, Bu er vill not assert against any subsequent holder or assignee of this contract any ine s.

Office claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

Form No. 553-IL 1/06

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File Number: TM 28 103 OFFICIAL 0516726029

LEGAL DESCRIPTION

LOT 23, 24 AND 25 IN BLOCK "A" IN SUBDIVISION OF LOTS 1, 2, 3, 30 AND 31 IN BLOCK 36, LOTS 30 AND 31 IN BLOCK 35, LOTS 25 AND 26 IN BLOCK 22 ALL IN PROVISO LAND ASSOCIATION'S ADDITION TO MAYWOOD, IN SECTION 10, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as: 2015 St. Charles

TODORAL OF COOK COUNTY CLORA'S OFFICE Maywood IL 60153

PIN/Tax Code:

15-10-117-046