

RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT

Seller

Buyer

No.
Date **Apr 29, 2006**

"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 Year **1996** VIN **1B7HC16Y3TS693295** Other: **P/U**
 Motor Vehicle Make **DODGE** Lic. No./Year
 Purchased Model **RAM 1500** New Used
 Odometer Mileage **95803** Mileage Is Accurate Yes No

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. You also assign to us and give us a security interest in proceeds and premium refunds of any insurance and service contracts purchased with this Contract.

PROMISE TO PAY AND PAYMENT TERMS: You promise to pay us the principal amount of \$ 7,126.44, plus finance charges accruing on the unpaid balance at the rate of 24.85 % per year from today's date until paid in full. Finance charges accrue on a ACTUAL/365 day basis. 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.

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.

RETURNED CHECK CHARGE: If you make any payment required by this Contract with a check or negotiable instrument that is returned or dishonored, you agree to pay a fee of \$ 20.00.

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
24.85 %	\$ 3,140.70	\$ 7,126.44	\$ 10,267.14	\$ 1,500.00 \$ 11,767.14

Payment Schedule: Your payment schedule will be

Number of Payments	Amount of Payments	When Payments Are Due
78	131.63	BI-WEEKLY, BEGINNING (EVERY OTHER WEEK) May 29, 2006

Security: You are giving a security interest in the Motor Vehicle purchased.

Late Charge: If a payment is more than 0 days late, you will be charged _____

Prepayment: If you pay off this Contract early, you will not have to pay a penalty.

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.

Filing Fees: \$ 15.00

CREDIT INSURANCE: Credit life, credit disability (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. \$ N/A Term _____

Credit Disability: Insured _____
 Single Joint Prem. \$ N/A Term _____

ITEMIZATION OF AMOUNT FINANCED

Vehicle Price (incl. sales tax of \$ <u>505.94</u>)	\$ <u>7,405.94</u>
To: FILING FEES	\$ <u>25.50</u>
Service Contract, Paid to: GREAT LAKES	\$ <u>1,095.00</u>
Amount to Finance line e. (if e. is negative)	\$ <u>N/A</u>
Cash Price	\$ <u>8,526.44</u>
Manufacturer's Rebate	\$ <u>N/A</u>
Cash Down Payment	\$ <u>1,500.00</u>
Deferred Down Payment	\$ <u>N/A</u>
a. Total Cash/Rebate Down	\$ <u>1,500.00</u>
b. Trade-In Allowance	\$ <u>N/A</u>
c. Less: Amount owing	\$ <u>N/A</u>
Paid to:	
d. Net Trade-In (b. minus c.)	\$ <u>N/A</u>
e. Net Cash/Trade-In (a. plus d.)	\$ <u>1,500.00</u>

Your signature below means you want (only) the insurance coverage(s) quoted above. If none are quoted, you have declined any coverages we offered.

[Handwritten signatures and dates]

Number of Payments	Amount of Payments	When Payments Are Due
78	131.63	BI-WEEKLY, BEGINNING (EVERY OTHER WEEK) May 29, 2006

Security: You are giving a security interest in the Motor Vehicle purchased.
 Late Charge: If a payment is more than 0 days late, you will be charged _____.

Prepayment: If you pay off this Contract early, you will not have to pay a penalty.
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.
Filing Fees: \$ 15.00

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Credit Life: Insured _____
 Single Joint Prem. \$ _____ N/A Term _____
Credit Disability: Insured _____
 Single Joint Prem. \$ _____ N/A 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/b Buyer _____ d/o/b
PROPERTY INSURANCE: You must insure the Property securing this Contract. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. The collision coverage deductible may not exceed \$ _____ N/A. If you get insurance from or through us you will pay \$ _____ N/A for _____ of coverage.

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

Liability insurance coverage for bodily injury and motor vehicle 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 \$ _____ N/A for _____ of coverage.

SERVICE CONTRACT: With your purchase of the Vehicle, you agree to purchase a Service Contract to cover _____
SEE ATTACHED CONTRACT

This Service Contract will be in effect for 0 / 95803

ASSIGNMENT: This Contract and Security Agreement is assigned to CENTRAL OHIO CREDIT CORP, 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 DEALER SIGNS ite 4/29/06

ITEMIZATION OF AMOUNT FINANCED

Vehicle Price (incl. sales tax of \$ <u>505.94</u>)	\$ <u>7,405.94</u>
To: FILING FEES	\$ <u>25.50</u>
Service Contract, Paid to: <u>GREAT LAKES</u>	\$ <u>1,095.00</u>
Amount to Finance line e. (if e. is negative)	\$ <u>N/A</u>
Cash Price	\$ <u>8,526.44</u>
Manufacturer's Rebate	\$ <u>N/A</u>
Cash Down Payment	\$ <u>1,500.00</u>
Deferred Down Payment	\$ <u>N/A</u>
a. Total Cash/Rebate Down	\$ <u>1,500.00</u>
b. Trade-In Allowance	\$ <u>N/A</u>
c. Less: Amount owing	\$ <u>N/A</u>
Paid to:	
d. Net Trade-In (b. minus c.)	\$ <u>N/A</u>
e. Net Cash/Trade-In (a. plus d.)	\$ <u>1,500.00</u>
Down Payment (e.; disclose as \$0 if negative)	\$ <u>1,500.00</u>
Unpaid Balance of Cash Price	\$ <u>7,026.44</u>
Insurance Premiums*	\$ <u>N/A</u>
To: _____	\$ <u>N/A</u>
To: DEALER DOC FEE *	\$ <u>100.00</u>
To: _____	\$ <u>N/A</u>
To: _____	\$ <u>N/A</u>
Total Other Charges/Amounts Pd. to Others	\$ <u>100.00</u>
Less: Prepaid Finance Charges	\$ <u>N/A</u>
Amount Financed	\$ <u>7,126.44</u>

*We may retain or receive a portion of this amount.

NOTICE TO BUYER

(1) Do not sign this agreement before you read it or if it contains any blank spaces. (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 and under certain conditions to obtain a partial refund of the finance charge.

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: _____ 04/29/06
 Signature: CUSTOMER SIGNS Date
 _____ 04/29/06
 Signature: CUSTOMER #2 SIGNS Date
 Seller: By DEALER SIGNS