

**DISCLOSURE OF DISCOUNT**  
**REPRESENTATION OF CASH PRICE**  
**AND AUTHORIZATION FOR CELLULAR AND ELECTRONIC COMMUNICATIONS**

Buyer: \_\_\_\_\_

Co-Buyer: \_\_\_\_\_

Creditor (Seller): \_\_\_\_\_

I am considering entering into a Retail Installment Contract in connection with the purchase of an automobile from the seller named below. I have been given an opportunity to read the Retail Installment Contract, completely filled in, and to ask any questions I have concerning the contract or this document.

**REPRESENTATION OF CASH PRICE**

I understand the price of the automobile is the price shown in the Retail Installment Contract. I represent that I was not quoted a lower cash price for the automobile and that the cash price was not increased because I was purchasing the automobile on credit. I also represent that I was not told I had to purchase any other goods or services in order to obtain approval of the credit (other than full coverage insurance which I have been told I can purchase from the insurance company of my choice).

**DISCLOSURE OF DISCOUNT**

I understand that the Seller has the option and the right to sell and assign my Retail Installment Contract to a Third-Party Finance Company for a discounted amount. I understand this means the Finance Company may purchase my Retail Installment Contract from the Seller for an amount which is less than the amount of credit provided to me or on my behalf by the Seller. I further understand that the sale and assignment of my Retail Installment Contract at a discount will not relieve me of any obligations under the Retail Installment Contract nor will it alter any of those obligations except as to the place where payment is to be made.

**AUTHORIZATION FOR CELLULAR AND ELECTRONIC COMMUNICATIONS**

I understand and agree that if I have provided a cell phone number or e-mail address, I am giving my prior express consent to receive calls, text messages and e-mails from the creditor, any assignee or a third party debt collector at that number or address, including calls, messages or e-mails made by using an automatic telephone dialing or e-mailing system or through the use of prerecorded messages. I am consenting to such attempts to contact me even if my wireless carrier charges me for the incoming contacts. This authorization applies to any phone number or e-mail address I provide to the creditor or assignee at any time.

I acknowledge I have received and read this document before signing the Retail Installment Contract and that this document was completely filled in before I signed it.

Dated: \_\_\_\_\_

Signature of Buyer: \_\_\_\_\_

Signature of Co-Buyer: \_\_\_\_\_