

DEALER NAME  
AND ADDRESS

## Pre-Sale Credit Disclosure

<b>Customer Name and Address</b>	<b>Vehicle Information</b> Stock # Year Make Model VIN #
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### FEDERAL TRUTH-IN-LENDING DISCLOSURES

<b>Annual Percentage Rate</b> The cost of your credit as a yearly rate.  %	<b>Finance Charge</b> The dollar amount the credit will cost you.  \$	<b>Amount Financed</b> The amount of credit provided to you on your behalf.  \$	<b>Total Payments</b> The amount you will have paid after you have made all payments as scheduled..  \$	<b>Total Sales Price</b> The total cost of your purchase on credit, including your down payment of  \$ _____ \$
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**Your Payment Schedule Will Be:**

Number of Payments      Amount of Payments      When Payments Are Due

Or As Follows:

**Late Charge.** If payment is not received in full within \_\_\_\_\_ days after it is due, you will pay a late charge of \_\_\_\_\_% of each installment.

**Prepayment.** If you pay off all your debt early, you may have to pay a penalty.

**Security Interest.** You are giving a security interest in the vehicle being purchased.

**Additional Information.** See this contract for more information including information about nonpayment, default, prepayment penalties, any required repayment in full before the scheduled date and security interest.

I have received a copy of this disclosure prior to signing the retail installment sale contract and understand that I will be subject to the above upon acceptance of financing by your dealership.

\_\_\_\_\_  
Buyer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co Buyer

\_\_\_\_\_  
Date