



1900 E. Golf Road, Ste. L140,  
Schaumburg IL 60173 | (847) 695-4900  
[www.ProntoFinance.com](http://www.ProntoFinance.com)

## **2021 PRONTO PACKET FOR ILLINOIS DEALERS**

Use this checklist to organize your Pronto deals:

- 2021 Illinois Funding Checklist for Dealers (02/11/21) – Includes Pronto's contact information, hours and instructions. Call us with any questions!

In addition to the other forms that the customer signs at the time of purchase, these are the Pronto forms that the customer should also sign:

- Welcome to Pronto Agreement (Vehicle) – 02/11/21
  - Verification of Employment (use for Paycheck and CashPay jobs) – 02/16/21
  - Illinois Wage Assignment – 08/30/19
  - GPS/Starter Interrupt – 08/19/20 (if applies)
  - Vehicle History Report Acknowledgement – 10/12/20 (if applies)
-



1900 E. Golf Rd Ste. L-140, Schaumburg, IL 60173 | Phone 847-496-2770 | Fax 708-260-0576

## **2021 ILLINOIS FUNDING CHECKLIST FOR DEALERS**

Documents MUST be received within 30 days, in the order listed below. Name & signature to match on all docs; all lines filled out (use n/a instead of blanks).

- ☐ **Credit Pre-Approval (Callback) & Original Contract** - terms must match. Choose from these contracts (Simple Interest/Finance; 30 & 45-Day): Illiana "Grey" IFI-26 (1/20); Frazer FZ-IL-RIC-SIA (9/19); Law 553-IL (1/20); Bankers System IL-103 (1/1/20). The security line in the Federal Truth in Lending Box must list "and wage assignment" and be initialed by all customers on the contract.
- ☐ **Pronto Packet (IL):** Welcome to Pronto; Employment Verification; IL Wage Assignment; GPS/Starter Interrupt (if applies); Vehicle History Report Acknowledgment (if applies).
- ☐ **Credit Application:** signed by customer(s), 100% completed and accurate
- ☐ **Clear copy of Photo ID (not expired):** driver's license, State ID, signed passport (any country), matricula consular or other government issued ID (any country).
- ☐ **Proof of Income within last 30 days:** pay stub, bank statements, W-2, 1099
- ☐ **Proof of Address within last 30 days:** bank statement, credit card statement
- ☐ **Personal References:** 5 references per buyer
- ☐ **Insurance Policy Declarations Page:** deductible of \$500 or less; Loss Payee is "Pronto Finance, P.O. Box 924600, Fort Worth TX 76124".
- ☐ **Bill of Sale**
- ☐ **Copy of title application to State** – submit registration electronically upon funding
- ☐ **Odometer Statement**
- ☐ **Copy of the current original title (not an issued duplicate)**
- ☐ **Copy of Service Contract & GAP, if any**
- ☐ **Book-Out Sheet**

**Instructions:** (1) Once you have all the docs and signed *original* contract, mail to: Pronto Finance Buying Dept, 1900 E. Golf Rd, Ste. L-140, Schaumburg IL 60173. Email or fax any missing stips within 30 days, subject to verification before funding; (2) Give customers a copy of the contract and any other forms they signed; and (3) ask customers to open account at ProntoFinance.com under "log in" ; "create account".

### **Fast & Easy Insurance Quotes Available While You Wait**

Customers can call 847-496-2783; [Quotes@ProntoInsuranceServices.com](mailto:Quotes@ProntoInsuranceServices.com) (email after office hours)

### **Contact Information, Hours & Instructions**

| <b><u>Buying</u></b>                                                 | <b><u>Funding</u></b>                                                 | <b><u>Title Applic. Lienholder</u></b>                                    | <b><u>Insurance Loss Payee</u></b>                              | <b><u>Hours (CST)</u></b>       |
|----------------------------------------------------------------------|-----------------------------------------------------------------------|---------------------------------------------------------------------------|-----------------------------------------------------------------|---------------------------------|
| Phone: 847-496-2769<br>Fax: 847-574-7466<br>Buying@ProntoFinance.com | Phone: 847-496-2770<br>Fax: 708-260-0576<br>Funding@ProntoFinance.com | Pronto Finance, Inc.<br>1900 E. Golf Rd. Ste L-140<br>Schaumburg IL 60173 | Pronto Finance, Inc.<br>P.O. Box 924600<br>Fort Worth, TX 76124 | M-TH: 8-6<br>F: 8-5<br>Sat: 8-2 |

### **Discounts from 7% / Acquisition fee of \$125**

**Disqualifiers:** Severe or structural damage; three or more accidents; towing or air bags deployed after accident; flood/salvage/branded/rebuilt/duplicate title, lemon, true miles unknown; straw purchase, manual transmission, No. 2.7 engine (Chrysler/Dodge), hybrid & exotic; revoked/suspended driver's license; excessive traffic/parking tickets.



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**WELCOME TO PRONTO AGREEMENT (Important Information About Your Vehicle Loan)**

Account No. \_\_\_\_\_

Welcome and thank you for financing with Pronto Finance, Spanish d/b/a Pronto Préstamos ("Pronto"). The auto dealership where you purchased your vehicle is assigning your Motor Vehicle Retail Installment Sales Contract ("Contract") to us for financing. This means that you will make your payments to Pronto, not the dealer. We are committed to financing you fast & easy, the Pronto Way!

|                                                                                                   |                                                                                |
|---------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| <b>Buyer</b> _____<br>(First and Last Name) (Home Address, City, State, Zip Code) (cell phone)    |                                                                                |
| <b>Co-Buyer</b> _____<br>(First and Last Name) (Home Address, City, State, Zip Code) (cell phone) |                                                                                |
| <b>Dealer</b> _____<br>(Address)                                                                  | <b>Pronto Finance, 1900 E. Golf, Ste. L-140 Schaumburg IL 60173 (Assignee)</b> |
| <b>Vehicle:</b> Year _____ Miles _____ Make & Model _____ VIN _____                               |                                                                                |

**1. CONTACT INFORMATION.** You authorize Pronto to communicate with you regarding your loan and related services to the extent not prohibited by the law. You agree to notify Pronto as soon as possible if there is a change in your contact information or a change in address where the vehicle is kept. Be sure not to junk or block Pronto messages in order to receive important information. You may choose to opt out of electronic messaging at any time in the Pronto Portal or by calling customer service at (847) 496-2759.

-Cell phone number (calls & texts) for account info or reminders: Buyer \_\_\_\_\_ Co-Buyer \_\_\_\_\_

-Email address for account information, reminders or receipts: Buyer \_\_\_\_\_ Co-Buyer \_\_\_\_\_

-Address where the vehicle is kept (if different than home address): \_\_\_\_\_

**2. PRONTO PORTAL.** Online access to your account allows you to make payments, review account activity and update account, billing and insurance information. Register at ProntoFinance.com (select "LOG IN", then "CREATE ACCOUNT"). If you need help setting up your account, please call customer service at (847) 496-2759.

**3. PAYMENT OPTIONS.** You may change your payment method at any time in the Pronto Portal or by calling customer service at (847) 496-2759. To the extent not prohibited by State law, a credit card processing fee of 2.75% may apply to retail installment accounts and can be avoided by paying with cash, check or ACH/debit card. Credit card fees are not charged for accounts subject to WI laws.

- **Option #1 - Monthly Electronic Payments on the Pronto Portal.** You authorize payments to be automatically debited from your bank account (ACH or debit card) or credit card according to the payment schedule in your Contract. If your account has insufficient funds, Pronto may later debit your account when sufficient funds are available. You may cancel this authorization in writing with at least ten days notice prior to a payment due date. If the due date falls on a weekend or holiday, the debit will occur on the business day before the due date.
- **Option #2 - One-Time Payments.** You make your own payments each month. Pay on time to create a good payment history and avoid late fees.
  1. Pay electronically on the Pronto Portal using your bank account, credit card, or a gift card.
  2. Pay at a location near you using MoneyGram (located in several stores, including Walmart and Jewel). Pronto's code for MoneyGram is #4841. MoneyGram will charge you a fee to send the payment to Pronto.
  3. Call Pronto customer service at (847) 496-2759 during office hours.
  4. Mail a check or money order to: Pronto Finance, 1900 East Golf Road, Ste. L140, Schaumburg IL 60173. Your payment must be received on or before the due date.
  5. Pay in person during office hours at Pronto Finance, 1900 East Golf Road, Ste. L140, Schaumburg IL 60173.

**4. INSURANCE.** You agree to keep the vehicle insured against loss or damage due to fire, theft and collision on the vehicle during the entire term of your Contract, in an amount equal to the actual cash value of the vehicle, with a maximum deductible of \$500, and list Pronto Finance as loss payee. You may choose all providers of insurance, including any other optional coverage. A Pronto affiliate may receive a commission or something of value in connection with the sale of coverage or services. You agree to notify Pronto immediately upon cancellation of any policy, or if a policy is not renewed. You authorize all providers to verify coverage with Pronto and to assign all insurance proceeds, including any unearned premium refunds, to Pronto. Pronto is authorized to receive all such proceeds, cancel any coverage, endorse any check made payable to Buyer and to assign the vehicle's title to the insurer. If the vehicle is not insured for whatever reason, or if coverage cannot be confirmed, Pronto is authorized to add lienholder's collateral protection charges to your total outstanding balance of \$85 for every month that you don't have the

vehicle insured. You may stop the collateral protection charge after providing acceptable proof of insurance as required by this agreement. Lienholder's collateral protection covers only the lienholder's physical interest in the vehicle and does not satisfy liability requirements. Please consult your insurance agent about liability requirements in your State. Anybody living with you who is of driving age must be listed on the policy, or specifically excluded. You must have commercial coverage if you are using the vehicle for work (Uber, carrying tools or supplies).

Insurance Company & Policy Number \_\_\_\_\_ Effective Date: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

- ☐ CHECK BOX for a fast quote from our affiliate ([quotes@ProntoInsuranceServices.com](mailto:quotes@ProntoInsuranceServices.com) or call 847-496-2783). Deductible of \$500 or less. Loss Payee: Pronto Finance, Inc. P.O. Box 924600, Fort Worth, TX 76124).

#### 5. HOW TO KEEP YOUR ACCOUNT IN GOOD STANDING:

**-PAY ON TIME.** Pay back the money you borrowed (including interest to cover the cost of the loan) on time, every time. Paying on time (on or before the due date) builds a strong financial reputation and avoids unnecessary late charges, interest or collection costs. This is important for establishing good credit or repairing bad credit. We may report account information to credit bureaus. Late or missed payments and other defaults may be reflected in your credit report;

**- INSURANCE.** Keep the vehicle insured during the entire loan. Pronto can verify your coverage to make sure that you and your passengers are protected and to prevent a ticket/penalty for driving without proper insurance. Keep the doors locked. Don't let others borrow the vehicle unless the policy lists them as a driver. Let us know if your home or work address changes.

**- DON'T LET ANYTHING EXPIRE.** Maintain the vehicle registration, license plates and your driver's license current (unexpired);

**- KEEP VEHICLE IN GOOD CONDITION.** Schedule regular maintenance, including oil changes, and save all maintenance and repair receipts. Do not allow the vehicle to be used to break the law (for example: speeding, transporting drugs or guns, DUI for alcohol/drugs, or driving without a license or insurance). Notify your insurance agent and Pronto immediately if the vehicle is stolen, damaged, towed or in an accident. Take good care of the vehicle because after you finish paying for it, Pronto will give you the title and the vehicle will officially be yours;

**- DON'T DEFAULT.** Pronto has the right to take back or "repossess" the vehicle upon default (for example, not making a payment or not having insurance). You may have to pay all repossession and court costs, including attorney fees, that Pronto spends to enforce your Contract or collect the money owed. If you can no longer afford the vehicle, you can sell it or ask Pronto to sell it for you, but you will still have to pay any balance remaining on the account after the sale;

**- KEEP IN TOUCH.** Let us know if you change your job, phone number, home address or email address; and

**- TRADING-IN.** Notify Pronto before you trade in or sell the vehicle. Pronto will make sure that the dealer pays off your Pronto loan right away, not later when the dealer actually re-sells the trade-in. Pronto must sign and release the title to you before you can sell the vehicle.

**6. PRIVACY & SECURITY.** Pronto's policy and commitment to protecting the privacy of customer credit information is available at [www.prontofinance.com](http://www.prontofinance.com) and via mail upon request. Personal information obtained at the time of credit application is used only to fulfill customer needs for financial services and related products, and to update account and billing information. Customers may call Pronto customer service at (847) 496-2759 to discuss the use of information and limitations.

**7. SUGGESTIONS, COMPLAINTS & ARBITRATION.** Pronto appreciates feedback. Please send suggestions and complaints to [ContactUs@prontofinance.com](mailto:ContactUs@prontofinance.com). If a complaint related to your Contract still remains unresolved, the parties agree, to the extent permitted by applicable law, to have the complaint decided by neutral, binding arbitration, not in court or by jury trial, and Buyer will give up the right to participate as a class representative or class member. Discovery and appeal rights can be more limited in arbitration than in a lawsuit, but complaints are generally resolved much sooner. The parties will still retain any rights to self-help remedies, such as garnishment, repossession, liquidation of collateral and small claims court. **Buyer may opt out of arbitration by sending a letter to Pronto by certified mail no later than ten days from the contract date.** To initiate arbitration, either party should give the other party written notice requesting arbitration in the county where Buyer lives or where the contract was executed. The complaint is to be arbitrated by a single arbitrator, on an individual basis and not as a class action, using the rules of the American Arbitration Association at [www.adr.org](http://www.adr.org). The parties agree to not assert any claims on any theory of liability for special, indirect, consequential, incidental or punitive damages. The arbitrator will issue a final and binding decision, including an explanation. Unless awarded by the arbitrator, each party is responsible for its own attorney, expert, witness and filing fees. If a party fails to arbitrate as required, the party demanding arbitration shall be entitled to recover their fees and costs incurred in compelling the other party to arbitrate as allowed by applicable law.

**8. TRANSLATOR.** A translator was used because Buyer does not speak, read and write English fluently. *Spanish language: Esta transacción de venta y/o las negociaciones se realizaron en Español, el cual es mi idioma natal. Yo elijo la persona abajo que actúe como mi intérprete. Todas las obligaciones del contrato o otros convenios fueron explicados en Español y lo entiendo todo.*

X \_\_\_\_\_  
Translator Signature Printed Name and Job Title Language Used Date

X \_\_\_\_\_ X \_\_\_\_\_  
Buyer signs (only if translator used) Co-Buyer signs (only if translator used)

#### WELCOME TO PRONTO AGREEMENT (Vehicle) – Signatures

X \_\_\_\_\_ By: \_\_\_\_\_ Title: \_\_\_\_\_  
Buyer Signature Date Signature-Dealer/Seller/Assignor

X \_\_\_\_\_  
Co-Buyer Signature Date Printed Name of Dealer/Seller/Assignor Date



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**VERIFICATION OF EMPLOYMENT (Please Rush - Loan Approval Pending)**

**Authorization by Applicant/Employee – Use for Paycheck and CashPay Jobs**

To: \_\_\_\_\_  
(Company Name) (Attention Payroll Dept) (Company Fax or Email)

From: Pronto Finance Funding Dept., Attention \_\_\_\_\_

Your employee has applied for a loan with Pronto Finance and has signed below authorizing us to verify their employment. Please fax back to (708) 260-0576 or email [funding@prontofinance.com](mailto:funding@prontofinance.com). Please respond as soon as possible because the loan is awaiting approval. If the employee is no longer employed, you can stop after entering the date of separation.

Employer: \_\_\_\_\_  
(name & title of company representative completing this form) (Date)

Employee: \_\_\_\_\_ Job Title: \_\_\_\_\_

Last 4 of SS#: \_\_\_\_\_ Date of Hire: \_\_\_\_\_ Date of Separation: \_\_\_\_\_

Name & Phone Number for Supervisor: \_\_\_\_\_

Full Time or Part Time: \_\_\_\_\_ Perm, Temp or Seasonal? \_\_\_\_\_  
Annual Salary or Hourly Rate: \_\_\_\_\_ Average hours per week: \_\_\_\_\_  
Check one for payment frequency: Weekly \_\_\_\_\_ Bi-Weekly \_\_\_\_\_ Monthly \_\_\_\_\_ Semi-monthly \_\_\_\_\_  
Year to date earnings: \_\_\_\_\_ Is overtime consistent? \_\_\_\_\_

Are employee's wages currently being garnished: Yes \_\_\_\_\_ No \_\_\_\_\_ If yes, date scheduled to end: \_\_\_\_\_  
If yes, amount deducted per pay period: \$ \_\_\_\_\_ Balance left to be paid: \$ \_\_\_\_\_

Check one for the Tax Statement:  
\_\_\_\_\_ W2 Wage Earner (taxes are deducted by employer)  
\_\_\_\_\_ 1099 Wage Earner (employee is responsible for own taxes)

Check one for the Method of Payment:  
\_\_\_\_\_ Computer Generated Pay Stubs  
\_\_\_\_\_ Handwritten Pay Stubs  
\_\_\_\_\_ Cash

-----  
**Authorization:** Sign below to authorize Pronto to verify current and future employment or pay information during any time of your loan with Pronto.

X \_\_\_\_\_  
LOAN APPLICANT SIGNATURE DATE

DEALER NAME:



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Account No. \_\_\_\_\_

**Buyer's Assignment of Wages to Pronto Finance (Illinois)**

## WAGE ASSIGNMENT

Amount of Debt (Total of Payments) \$ \_\_\_\_\_. If default be made in the payment of any of said installments, then all unpaid installments shall, at the Assignee's option, become immediately due and payable in successive monthly installments of \$ \_\_\_\_\_ each, beginning on \_\_\_\_\_, 20 \_\_\_\_\_. Time Price Differential (Finance Charge) \$ \_\_\_\_\_.

As security for the above-described debt, which is the time balance (Total of Payments) due on a retail installment contract, each of the undersigned hereby assigns, transfers and sets over to Pronto Finance, Inc., Spanish d/b/a Pronto Préstamos ("Assignee"), wages, salary, commissions, and bonuses subsequently earned or to become due from his present employer for a period of three (3) years from the date hereof and from any future employer within a period of two (2) years from the date of execution hereof. **Any undersigned Debtor may revoke the assignment of wages at will by written notification to Holder.** This assignment shall remain effective as to all of the undersigned Debtors not electing to revoke their assignment.

The amount that may be collected by Assignee hereon shall not exceed the lesser of (1) 15% of the gross amount paid Assignor for any week, or (2) the amount by which disposable earnings for a week exceed 45 times at the Federal Minimum Hourly Wage in effect at the time the amounts are payable; and shall be collected until the total amount due under this assignment is paid or until expiration of employee's payroll period ending immediately prior to 84 days after service of the demand hereon, whichever first occurs. This Wage Assignment shall be valid for a period of three years from date hereof. The term "disposable earnings" means that part of the earnings remaining after deduction of any amounts required by law to be withheld.

The Assignor(s) hereby authorize, empower and direct said employer(s) to pay to Assignee any and all moneys due or to become due Assignor(s) hereon, authorize Assignee to receipt for the same and release and discharge employer from all liability to Assignor(s) on account of moneys paid in accordance herewith. No copy hereof shall be served on employer(s) except in conformity with applicable law.

Each Assignor acknowledges receipt of an exact copy of this Wage Assignment.

## WAGE ASSIGNMENT

|                                               |                                 |                                          |
|-----------------------------------------------|---------------------------------|------------------------------------------|
| _____<br>Name and address of present employer | _____<br>Social Security Number | X _____<br>Assignor (Buyer) Signature    |
| _____<br>Name and address of present employer | _____<br>Social Security Number | X _____<br>Assignor (Co-Buyer) Signature |
| _____<br>Name and address of present employer | _____<br>Social Security Number | X _____<br>Other Assignor Signature      |



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Account No. \_\_\_\_\_

### **GPS Tracking and Starter Interrupt System Agreement**

This Agreement is a condition of your loan contract with Pronto Finance dated \_\_\_\_\_ for the purchase of the following vehicle: Year \_\_\_\_\_ Make & Model \_\_\_\_\_ VIN \_\_\_\_\_.

I agree to the installation of the GPS Tracking/Starter Interrupt System (System) and I understand that I may obtain financing from another lender that may not require the System. The System tracks my scheduled payments and permits Pronto to locate the vehicle and can prevent the vehicle from restarting if a scheduled payment is not received, subject to any grace or cure periods required by law. I agree to the use and operation of the System until all of my contractual obligations are satisfied, at which time Pronto will remove or deactivate the System at no cost to me. I understand that:

1. The System belongs to Pronto and not me. Tampering with, altering, disconnecting or removing the System will make my loan go into default and Pronto may repossess the vehicle as allowed by law. If I tamper with, alter, disconnect, or remove the System, I will be liable for the repair or replacement costs as allowed by law;
2. Only Pronto or its authorized representatives are permitted to repair and perform maintenance on the System. I agree to make the vehicle available should maintenance or repair work be necessary. Pronto is responsible for the cost of all repairs or replacements, except those caused by my tampering, disconnecting or removing of the System;
3. I will receive user instructions explaining the System at the time of installation. If I experience an emergency that requires use of the vehicle while it is disabled, I may request that the vehicle be temporarily restarted. Users with PassTime devices may call 1-800-865-3260 for 24/7 support. Users with Ituran devices may call 1-866-543-5433. Granting of emergency access shall not be deemed a waiver of Pronto's rights under the Contract. Pronto's customer service team can be reached at (847) 496-2759;
4. The installation and maintenance of the System in the vehicle is a material condition for Pronto to finance the vehicle, and as such constitutes consideration for the term of the Contract. The System secures all that I owe and promise under the Contract, including Pronto's security interest in the vehicle;
5. The System permits Pronto to locate the vehicle to exercise its rights under the Contract and I waive any right of privacy that I may have in connection with locating the vehicle when my loan is in default; and
6. I hereby agree to hold harmless, defend and indemnify Pronto and its representatives from all claims resulting from the intended use or termination of the System.

I have read and understand this entire Agreement and received a signed copy.

X \_\_\_\_\_  
Buyer Signature Date

By: \_\_\_\_\_ Title: \_\_\_\_\_  
Signature-Seller/Dealer/Assignor

X \_\_\_\_\_  
Co-Buyer Signature Date

\_\_\_\_\_  
Printed Name of Authorized Employee Date



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Account No. \_\_\_\_\_

## VEHICLE HISTORY REPORT - ACKNOWLEDGMENT and RELEASE

|                                                         |                                       |                                                                                                   |
|---------------------------------------------------------|---------------------------------------|---------------------------------------------------------------------------------------------------|
| <b>Buyer</b> _____<br>(First and Last Name)             | (Home Address, City, State, Zip Code) | (cell phone)                                                                                      |
| <b>Co-Buyer</b> _____<br>(First and Last Name)          | (Home Address, City, State, Zip Code) | (cell phone)                                                                                      |
| _____<br>(Dealer/Seller/Assignor)                       | (Address)                             | <u>Pronto Finance, 1900 E. Golf, Ste. L-140 Schaumburg IL 60173</u><br>(Finance Company/Assignee) |
| <b>Vehicle:</b> Year _____ Make & Model _____ VIN _____ |                                       |                                                                                                   |

### Acknowledgment and Release:

- As disclosed in the history report, I am aware of the following event or record in the vehicle's history: \_\_\_\_\_.
- I have read and understand the report and received a copy (see attached vehicle history report, signed on \_\_\_\_\_).
- I am still interested in financing this vehicle with Pronto Finance and I hereby release the dealership and Pronto Finance from any claims regarding the vehicle's history.

### Translator:

Ask translator to sign below if Buyer does not speak, read and write English fluently. *Spanish language: Esta transacción de venta y/o las negociaciones se realizaron en Español, el cual es mi idioma natal. Yo elijo la persona abajo que actúe como mi intérprete. Todas las obligaciones del contrato o otros convenios fueron explicados en Español y lo entiendo todo.*

|                                                  |                                                     |                        |               |
|--------------------------------------------------|-----------------------------------------------------|------------------------|---------------|
| X _____<br>Translator Signature                  | _____<br>Printed Name and Job Title                 | _____<br>Language Used | _____<br>Date |
| X _____<br>Buyer signs (only if translator used) | X _____<br>Co-Buyer signs (only if translator used) |                        |               |

### ACKNOWLEDGMENT and RELEASE – Signatures

|                               |               |                                                 |                |
|-------------------------------|---------------|-------------------------------------------------|----------------|
| X _____<br>Buyer Signature    | _____<br>Date | By: _____<br>Signature-Dealer/Seller/Assignor   | _____<br>Date: |
| X _____<br>Co-Buyer Signature | _____<br>Date | _____<br>Printed Name of Dealer/Seller/Assignor | _____<br>Title |