



October 22, 2024

MICHAEL LAROE  
27222 WATERFORD DRIVE  
VALENCIA CA 91354-2421

Account Number: 61897925  
Vehicle: FORD EXPEDT  
Vehicle Identification Number:  
1FMJK1HT3KEA27293

Dear MICHAEL LAROE:

At your request, we are providing you with the amount required to pay your account in full, provided payment is made on or before the expiration date (good-until date) shown below. If payment is not made by the expiration date, please request a revised payoff amount.

Amount to Pay in Full:	\$36,995.77
Expiration Date (Good-Until Date):	11/01/24
Per Diem	\$18.03
Mailing Address:	P.O. Box 650574 Dallas, TX 75265-0574

If you plan on paying off your contract, please contact us to cancel your Auto Debit payments. Please be advised we require **3 full business days'** notice prior to your next due date to have sufficient time to stop the Auto Debit payments.

Please note that the last payment made must be honored.

We appreciate your business.

If we can be of further assistance, please contact Customer Service at 1-800-727-7000.

Sincerely,

Ford Motor Credit Company

**LAW 553-CA-ARB-e 8/22****RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)**

Buyer Name and Address (Including County and Zip Code) MICHAEL LAROE 27222 WATERFORD DRIVE Valencia, CA 91354-2421 LOS ANGELES	Co-Buyer Name and Address (Including County and Zip Code) N/A	Seller-Creditor (Name and Address) AUTONATION FORD VALENCIA 23920 CREEKSIDE ROAD VALENCIA, CA 91355
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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 under the agreements in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
Used	2019	Ford Expedition Max	70649	1FMJK1HT3KEA27293	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business or commercial

**FEDERAL TRUTH-IN-LENDING DISCLOSURES**

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of
19.14 %	\$ 24,512.17 (e)	\$ 34,900.07 (e)	\$ 59,412.24 (e)	\$ 0.00 is \$ 59,412.24 (e)

(e) means an estimate

**YOUR PAYMENT SCHEDULE WILL BE:**

Number of Payments:	Amount of Payments:	When Payments Are Due:
One Payment of	\$ N/A	N/A
One Payment of	\$ N/A	N/A
One Payment of	\$ N/A	N/A
72 Payments	\$ 825.17	Monthly beginning 03/11/2023
N/A	\$ N/A	N/A
One final payment	\$ N/A	N/A

**Late Charge.** If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late.

**Prepayment.** If you pay early, you may be charged a minimum finance charge.

**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, any required repayment in full before the scheduled date, minimum finance charges, and security interest.

**STATEMENT OF INSURANCE**

**NOTICE.** No person is required as a condition of financing the purchase of a motor vehicle to purchase or negotiate any insurance through a particular insurance company, agent or broker. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.

**Vehicle Insurance**

	Term	Premium
\$ N/A Ded. Comp., Fire & Theft	N/A Mos.	\$ N/A
\$ N/A Ded. Collision	N/A Mos.	\$ N/A
Bodily Injury \$ N/A Limits	N/A Mos.	\$ N/A
Property Damage \$ N/A Limits	N/A Mos.	\$ N/A
Medical N/A	N/A Mos.	\$ N/A
N/A	N/A Mos.	\$ N/A
Total Vehicle Insurance Premiums		\$ N/A

UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYMENT FOR SUCH COVERAGE IS NOT PROVIDED BY THIS AGREEMENT.

You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit.

Buyer X **A** MICHAEL LAROE

Co-Buyer X **A** N/A

Seller X **A** Elias Lux

**Trade-In Payoff Agreement:** Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) to arrive at the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s). You understand that the amount quoted is an estimate.

Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on page 5 of this contract, any assignee of this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund.

Buyer Signature X **B** N/A Co-Buyer Signature X **B** N/A

**AUTO BROKER FEE DISCLOSURE**

If this contract reflects the retail sale of a new motor vehicle, the sale is not subject to a fee received by an autobroker from us unless the following box is checked:

☐ Name of autobroker receiving fee, if applicable: N/A

**Agreement to Arbitrate:** By signing below, you agree that, pursuant to the Arbitration Provision on page 5 of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.

Buyer Signs X **C** MICHAEL LAROE Co-Buyer Signs X **C** N/A

**ITEMIZATION OF THE AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)****1. Total Cash Price**

A. Cash Price of Motor Vehicle and Accessories \$ 31,276.71 (A)

1. Cash Price Vehicle \$ 31,276.71

2. Cash Price Accessories \$ N/A

3. Other (Nontaxable) Describe N/A \$ N/A

4. Other (Nontaxable) Describe N/A \$ N/A

B. Document Processing Charge (not a governmental fee) \$ 85.00 (B)

C. Emissions Testing Charge (not a governmental fee) \$ 50.00 (C)

D. (Optional) Theft Deterrent Device(s)

1. (paid to) N/A \$ N/A (D1)

2. (paid to) N/A \$ N/A (D2)

3. (paid to) N/A \$ N/A (D3)

E. (Optional) Surface Protection Product(s)

1. (paid to) N/A \$ N/A (E1)

2. (paid to) N/A \$ N/A (E2)

F. EV Charging Station (paid to) N/A \$ N/A (F)

G. Sales Tax (on taxable items in A through F) \$ 2,984.11 (G)

H. Electronic Vehicle Registration or Transfer Charge  
(not a governmental fee) (paid to) MVSC \$ 31.00 (H)

I. (Optional) Service Contract(s)

1. (paid to) N/A \$ N/A (I1)

2. (paid to) N/A \$ N/A (I2)

3. (paid to) N/A \$ N/A (I3)

4. (paid to) N/A \$ N/A (I4)

5. (paid to) N/A \$ N/A (I5)

J. Prior Credit or Lease Balance (e) paid by Seller to N/A \$ N/A (J)  
(see downpayment and trade-in calculation)

K. Prior Credit or Lease Balance (e) paid by Seller to N/A \$ N/A (K)  
(see downpayment and trade-in calculation)

L. (Optional) Debt Cancellation Agreement \$ N/A (L)

M. (Optional) Used Vehicle Contract Cancellation Option Agreement \$ N/A (M)

N. Other paid to N/A For N/A \$ N/A (N)

O. Other paid to N/A For N/A \$ N/A (O)

**Total Cash Price (A through O)** \$ 34,426.82 (1)

**2. Amounts Paid to Public Officials**

A. Vehicle License Fees \$ 264.00 (A)

B. Registration/Transfer/Titling Fees \$ 201.00 (B)

C. California Tire Fees \$ 0.00 (C)

D. Other N/A \$ 0.00 (D)

**Total Official Fees (A through D)** \$ 465.00 (2)

**3. Amount Paid to Insurance Companies (Total premiums from Statement of Insurance)**

☒ **State Emissions Certification Fee** or ☐ **State Emissions Exemption Fee** \$ 8.25 (4)

**5. Subtotal (1 through 4)**

\$ 34,900.07 (5)

**6. Total Downpayment**

A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): \$ N/A (A)

Vehicle 1 \$ N/A Vehicle 2 \$ N/A

B. Total Less Prior Credit or Lease Balance (e) \$ N/A (B)

Vehicle 1 \$ N/A Vehicle 2 \$ N/A

C. Total Net Trade-In (A-B) \$ N/A (C)

Vehicle 1 \$ N/A Vehicle 2 \$ N/A

D. Deferred Downpayment Payable to Seller \$ N/A (D)

E. Manufacturer's Rebate \$ 0.00 (E)

F. Other N/A \$ N/A (F)

G. Other N/A \$ N/A (G)

H. Other N/A \$ N/A (H)

I. Cash, Cash Equivalent, Check, Credit Card, or Debit Card \$ N/A (I)

**Total Downpayment (C through I)** \$ 0.00 (6)

(If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1J and/or 1K above)

**7. Amount Financed (5 less 6)**

\$ 34,900.07 (7)

**OPTIONAL DEBT CANCELLATION AGREEMENT.** A debt cancellation agreement is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy debt cancellation, the charge is shown in item 1L of the Itemization of Amount Financed. See your debt cancellation agreement for details on the terms and conditions it provides. It is a part of this contract.

Term N/A Mos. N/A  
Debt Cancellation Agreement

I want to buy a debt cancellation agreement.

Buyer Signs **X** D N/A

**OPTIONAL SERVICE CONTRACT(S)** You want to purchase the service contract(s) written with the following company(ies) for the term(s) shown below for the charge(s) shown in item 11.

I1 Company N/A

Term N/A Mos. or N/A Miles

I2 Company N/A

Term N/A Mos. or N/A Miles

I3 Company N/A

Term N/A Mos. or N/A Miles

I4 Company N/A

Term N/A Mos. or N/A Miles

I5 Company N/A

Term N/A Mos. or N/A Miles

Buyer **X** E N/A

**Trade-In Vehicle(s)****1. Vehicle 1**

Year N/A Make N/A

Model N/A Odometer N/A

VIN N/A

a. Agreed Value of Property \$ N/A

b. Buyer/Co-Buyer Retained Trade Equity \$ N/A

c. Agreed Value of Property

Being Traded-In (a-b) \$ N/A

d. Prior Credit or Lease Balance \$ N/A

e. Net Trade-In (c-d) (must be  $\geq 0$ )

for buyer/co-buyer to retain equity) \$ N/A

**2. Vehicle 2**

Year N/A Make N/A

Model N/A Odometer N/A

VIN N/A

a. Agreed Value of Property \$ N/A

b. Buyer/Co-Buyer Retained Trade Equity \$ N/A

c. Agreed Value of Property

Being Traded-In (a-b) \$ N/A

d. Prior Credit or Lease Balance \$ N/A

e. Net Trade-In (c-d) (must be  $\geq 0$ )

for buyer/co-buyer to retain equity) \$ N/A

**Total Agreed Value of Property**

**Being Traded-In (1c+2c)** \$ N/A \*

**Total Prior Credit or Lease**

**Balance (1d+2d)** \$ N/A \*

**Total Net Trade-In (1e+2e)** \$ N/A \*

(\*See item 6A-6C in the Itemization of Amount Financed)

**OPTION:** ☐ You pay no finance charge if the Amount Financed, item 7, is paid in full on or before N/A, Year N/A.

SELLER'S INITIALS N/A

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**OTHER IMPORTANT AGREEMENTS**

**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. Seller - Creditor may receive part of the Finance Charge.
- 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 choose as the law allows.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract 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. 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. As of the date of your payment, if the minimum finance charge is greater than the earned Finance Charge, you may be charged the difference; the minimum finance charge is as follows: (1) \$25 if the original Amount Financed does not exceed \$1,000, (2) \$50 if the original Amount Financed is more than \$1,000 but not more than \$2,000, or (3) \$75 if the original Amount Financed is more than \$2,000.

**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.

**GAP LIABILITY NOTICE**

In the event of theft or damage to your vehicle that results in a total loss, there may be a gap between the amount you owe under this contract and the proceeds of your insurance settlement and deductible. THIS CONTRACT PROVIDES THAT YOU ARE LIABLE FOR THE GAP AMOUNT. An optional debt cancellation agreement for coverage of the gap amount may be offered for an additional charge.

- 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 as the law allows. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

**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. You agree to name us on your insurance policy as loss payee. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract or, at our option, the highest rate the law permits. 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.

- 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.

**3. 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 page 1 of this contract. 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 during credit application;
- You start a proceeding in bankruptcy or one is started against you or your property;
- The vehicle is lost, damaged, or destroyed; 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.** You will pay our reasonable costs to collect what you owe, including attorney fees, court costs, collection agency fees, and fees paid for other reasonable collection efforts. You agree to pay a charge not to exceed \$15 if any check you give to us is dishonored.
- d. **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 (such as GPS), 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. 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, you may pay to get it back (redeem). You may redeem the vehicle by paying all you owe, or you may have the right to reinstate this contract and redeem the vehicle by paying past due payments and any late charges, providing proof of insurance, and/or taking other action to cure the default. We will provide you all notices required by law to tell you when and how much to pay and/or what action you must take to redeem the vehicle.

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- f. we will sell the vehicle if you do not get it back.** If you do not redeem, 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 the Annual Percentage Rate shown on page 1 of this contract, not to exceed the highest rate permitted by law, until you pay.

- g. 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, you agree that 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

**If you do not get a written warranty, and the Seller does not enter 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. If the Seller has sold you a certified used vehicle, the warranty of merchantability is not disclaimed.

- 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.**

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

#### 6. SERVICING AND COLLECTION CONTACTS

In consideration of our extension of credit to you, you agree to provide us your contact information for our servicing and collection purposes. You agree that we may use this information to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you. **You agree that you will within a reasonable time notify us of any change in your name, address, or employment. You also agree to allow our agents and service providers to contact you as agreed above.**

#### 7. APPLICABLE LAW

Federal law and California law apply to this contract. If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

#### 8. WARRANTIES OF BUYER

You promise you have given true and correct information during your application for credit, and you have no knowledge that will make that information untrue in the future. We have relied on the truth and accuracy of that information in entering into this contract. Upon request, you will provide us with documents and other information necessary to verify any item contained in your credit application.

You waive the provisions of Calif. Vehicle Code Section 1808.21 and authorize the California Department of Motor Vehicles to furnish your residence address to us.

#### CREDIT DISABILITY INSURANCE NOTICE CLAIM PROCEDURE

If you become disabled, you must tell us right away. (You are advised to send this information to the same address to which you are normally required to send your payments, unless a different address or telephone number is given to you in writing by us as the location where we would like to be notified.) We will tell you where to get claim forms. You must send in the completed form to the insurance company as soon as possible and tell us as soon as you do.

If your disability insurance covers all of your missed payment(s), WE CANNOT TRY TO COLLECT WHAT YOU OWE OR FORECLOSE UPON OR REPOSSESS ANY COLLATERAL UNTIL THREE CALENDAR MONTHS AFTER your first missed payment is due or until the insurance company pays or rejects your claim, whichever comes first. We can, however, try to collect, foreclose, or repossess if you have any money due and owing us or are otherwise in default when your disability claim is made or if a senior mortgage or lien holder is foreclosing.

If the insurance company pays the claim within the three calendar months, we must accept the money as though you paid on time. If the insurance company rejects the claim within the three calendar months or accepts the claim within the three calendar months on a partial disability and pays less than for a total disability, you will have 35 days from the date that the rejection or the acceptance of the partial disability claim is sent to pay past due payments, or the difference between the past due payments and what the insurance company pays for the partial disability, plus late charges. You can contact us, and we will tell you how much you owe. After that time, we can take action to collect or foreclose or repossess any collateral you may have given.

If the insurance company accepts your claim but requires that you send in additional forms to remain eligible for continued payments, you should send in these completed additional forms no later than required. If you do not send in these forms on time, the insurance company may stop paying, and we will then be able to take action to collect or foreclose or repossess any collateral you may have given.

**Electronic Contracting and Signature Acknowledgment.** You agree that (i) this contract is an electronic contract executed by you using your electronic signature, (ii) your electronic signature signifies your intent to enter into this contract and that this contract be legally valid and enforceable in accordance with its terms to the same extent as if you had executed this contract using your written signature and (iii) the authoritative copy of this contract ("Authoritative Copy") shall be that electronic copy that resides in a document management system designated by us for the storage of authoritative copies of electronic records, which shall be deemed held by us in the ordinary course of business. Notwithstanding the foregoing, if the Authoritative Copy is converted by printing a paper copy which is marked by us as the original (the "Paper Contract"), then you acknowledge and agree that (1) your signing of this contract with your electronic signature also constitutes issuance and delivery of such Paper Contract, (2) your electronic signature associated with this contract, when affixed to the Paper Contract, constitutes your legally valid and binding signature on the Paper Contract and (3) subsequent to such conversion, your obligations will be evidenced by the Paper Contract alone.

**Seller's Right to Cancel**

- a. Seller agrees to deliver the vehicle to you on the date this contract is signed by Seller and you. You understand that it may take some time for Seller to verify your credit and assign the contract. You agree that if Seller is unable to assign the contract to any one of the financial institutions with whom Seller regularly does business under an assignment acceptable to Seller, Seller may cancel the contract.
- b. Seller shall give you written notice (or in any other manner in which actual notice is given to you) within 10 days of the date this contract is signed if Seller elects to cancel. Upon receipt of such notice, you must immediately return the vehicle to Seller in the same condition as when sold, reasonable wear and tear excepted. Seller must give back to you all consideration received by Seller, including any trade-in vehicle.
- c. If you do not immediately return the vehicle, you shall be liable for all expenses incurred by Seller in taking the vehicle from you, including reasonable attorney's fees.
- d. While the vehicle is in your possession, all terms of the contract, including those relating to use of the vehicle and insurance for the vehicle, shall be in full force and you shall assume all risk of loss or damage to the vehicle. You must pay all reasonable costs for repair of any damage to the vehicle until the vehicle is returned to Seller.

**ARBITRATION PROVISION****PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS**

1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN YOU AND US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.
2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.
3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, any allegation of waiver of rights under this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, purchase or condition of this Vehicle, this contract or any resulting transaction or relationship (including any such relationship with third parties who do not sign this contract) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator only on an individual basis and not as a plaintiff in a collective or representative action, or a class representative or member of a class on any class claim. The arbitrator may not preside over a consolidated, representative, class, collective, injunctive, or private attorney general action. You expressly waive any right you may have to arbitrate a consolidated, representative, class, collective, injunctive, or private attorney general action. You or we may choose the American Arbitration Association ([www.adr.org](http://www.adr.org)) or National Arbitration and Mediation ([www.namadr.com](http://www.namadr.com)) as the arbitration organization to conduct the arbitration. If you and we agree, you or we may choose a different arbitration organization. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Seller-Creditor is a party to the claim or dispute, in which case the hearing will be held in the federal district where this transaction was originated. We will pay the filing, administration, service, or case management fee and the arbitrator or hearing fee up to a maximum of \$5,000, unless the law or the rules of the chosen arbitration organization require us to pay more. You and we will pay the filing, administration, service, or case management fee and the arbitrator or hearing fee over \$5,000 in accordance with the rules and procedures of the chosen arbitration organization. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. §§ 1 et seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate any related or unrelated claims by filing any action in small claims court, or by using self-help remedies, such as repossession, or by filing an action to recover the vehicle, to recover a deficiency balance, or for individual or statutory public injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, other than waivers of class rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. You agree that you expressly waive any right you may have for a claim or dispute to be resolved on a class basis in court or in arbitration. If a court or arbitrator finds that this class arbitration waiver is unenforceable for any reason with respect to a claim or dispute in which class allegations have been made, the rest of this Arbitration Provision shall also be unenforceable.

**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 to goods or services obtained primarily for personal, family or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

TRUE AND ACCURATE COMPLETED COPY - UCC NON-AUTHORITATIVE COPY

TRUE AND ACCURATE COMPLETED COPY - UCC NON-AUTHORITATIVE COPY

**HOW THIS CONTRACT CAN BE CHANGED.** This contract contains the entire agreement between you and us relating to this contract. Any change to the contract must be in writing and both you and we must sign it. No oral changes are binding.

Buyer Signs X **F** MICHAEL LAROE Co-Buyer Signs X **F** N/A

**SELLER'S RIGHT TO CANCEL** If Buyer and Co-Buyer sign here, the provisions of the Seller's Right to Cancel section on page 5 of this contract giving the Seller the right to cancel if Seller is unable to assign this contract to a financial institution will apply.

Buyer X **G** MICHAEL LAROE Co-Buyer X **G** N/A

**THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR NOT YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.**

**WARNING:**  
YOUR PRESENT POLICY MAY NOT COVER COLLISION DAMAGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO NOT HAVE FULL COVERAGE, SUPPLEMENTAL COVERAGE FOR COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING DEALER. HOWEVER, UNLESS OTHERWISE SPECIFIED, THE COVERAGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF THE UNPAID BALANCE REMAINING AFTER THE VEHICLE HAS BEEN REPOSSESSED AND SOLD.  
FOR ADVICE ON FULL COVERAGE THAT WILL PROTECT YOU IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT.  
THE BUYER SHALL SIGN TO ACKNOWLEDGE THAT HE/SHE UNDERSTANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS.

S/S X **H** MICHAEL LAROE X **H** N/A

All references in this contract to "debt cancellation agreement" shall be replaced with "debt cancellation agreement or guaranteed asset protection waiver".

**Notice to buyer: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time. (4) If you default in the performance of your obligations under this agreement, the vehicle may be repossessed and you may be subject to suit and liability for the unpaid indebtedness evidenced by this agreement.**

If you have a complaint concerning this sale, you should try to resolve it with the seller.  
Complaints concerning unfair or deceptive practices or methods by the seller may be referred to the city attorney, the district attorney, or an investigator for the Department of Motor Vehicles, or any combination thereof. After this contract is signed, the seller may not change the financing or payment terms unless you agree in writing to the change. You do not have to agree to any change, and it is an unfair or deceptive practice for the seller to make a unilateral change.

Buyer Signature X **I** MICHAEL LAROE Co-Buyer Signature X **I** N/A

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

**THERE IS NO COOLING-OFF PERIOD UNLESS YOU OBTAIN A CONTRACT CANCELLATION OPTION**  
California law does not provide for a "cooling-off" or other cancellation period for vehicle sales. Therefore, you cannot later cancel this contract simply because you change your mind, decide the vehicle costs too much, or wish you had acquired a different vehicle. After you sign below, you may only cancel this contract with the agreement of the seller or for legal cause, such as fraud. However, California law does require a seller to offer a two-day contract cancellation option on used vehicles with a purchase price of less than forty thousand dollars (\$40,000), subject to certain statutory conditions. This contract cancellation option requirement does not apply to the sale of a recreational vehicle, a motorcycle, or an off-highway motor vehicle subject to identification under California law. See the vehicle contract cancellation option agreement for details.

YOU AGREE TO THE TERMS OF THIS CONTRACT. YOU CONFIRM THAT BEFORE YOU SIGNED THIS CONTRACT, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU ACKNOWLEDGE THAT YOU HAVE READ ALL PAGES OF THIS CONTRACT, INCLUDING THE ARBITRATION PROVISION ON PAGE 5, BEFORE SIGNING BELOW. YOU CONFIRM THAT YOU RECEIVED A COMPLETELY FILLED-IN COPY WHEN YOU SIGNED IT.

Buyer Signature X **J** MICHAEL LAROE Date 01/30/2023 Co-Buyer Signature X **J** N/A Date N/A  
Buyer Printed Name MICHAEL LAROE Co-Buyer Printed Name N/A  
If the "business" use box is checked in "Primary Use for Which Purchased": Print Name N/A Title N/A  
Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other Owner Signature X N/A Address N/A

**GUARANTY:** To induce us to sell the vehicle to Buyer, each person who signs as a Guarantor individually guarantees the payment of this contract. If Buyer fails to pay any money owing on this contract, each Guarantor must pay it when asked. Each Guarantor will be liable for the total amount owing even if other persons also sign as Guarantor, and even if Buyer has a complete defense to Guarantor's demand for reimbursement. Each Guarantor agrees to be liable even if we do one or more of the following: (1) give the Buyer more time to pay one or more payments; (2) give a full or partial release to any other Guarantor; (3) release any security; (4) accept less from the Buyer than the total amount owing; or (5) otherwise reach a settlement relating to this contract or extend the contract. Each Guarantor acknowledges receipt of a completed copy of this contract and guaranty at the time of signing.  
Guarantor waives notice of acceptance of this Guaranty, notice of the Buyer's non-payment, non-performance, and default; and notices of the amount owing at any time, and of any demands upon the Buyer.

Guarantor X N/A Date N/A Guarantor X N/A Date N/A  
Address N/A Address N/A

Seller Signs AUTONATION FORD VALENCIA Date 01/30/2023 By X **K** Elias Lux Title CFS DIREC

Electronic Record and Signature Disclosure			DocuSign
Certificate Of Completion			
Envelope Id: 3287A19DA96B46AAB8D702DA7D837566		Status: Completed	
Subject: Your Requested Documents:			
Source Envelope:			
Document Pages: 7	Signatures: 0	Envelope Originator:	
Certificate Pages: 9	Initials: 0	Ford Credit - Customer Service	
AutoNav: Enabled		1 American Rd	
Envelopeld Stamping: Enabled		Dearborn, MI 48126-2701	
Time Zone: (UTC-08:00) Pacific Time (US & Canada)		IP Address: 19.12.92.185	
Record Tracking			
Status: Original	Holder: Ford Credit - Customer Service	Location: DocuSign	
10/22/2024 9:29:12 AM			
Security Appliance Status: Connected	Pool: Ford Security Pool-Active 2019 Servers		
Signer Events	Signature	Timestamp	
In Person Signer Events	Signature	Timestamp	
Editor Delivery Events	Status	Timestamp	
Agent Delivery Events	Status	Timestamp	
Intermediary Delivery Events	Status	Timestamp	
Certified Delivery Events	Status	Timestamp	
MICHAEL Laroe	<div>VIEWED</div>	Sent: 10/22/2024 9:29:13 AM	
Mr		Viewed: 10/22/2024 9:40:30 AM	
Security Level: Email, Account Authentication (Optional), Access Code	Using IP Address: 108.225.30.162		
<b>Electronic Record and Signature Disclosure:</b>			
Accepted: 10/22/2024 9:40:30 AM			
ID: 66681feb-c563-419b-8da8-751a54b8b4c7			
Carbon Copy Events	Status	Timestamp	
Angie Novak	<div>COPIED</div>	Sent: 10/22/2024 9:29:12 AM	
		Viewed: 10/22/2024 9:29:12 AM	
Security Level: Email, Account Authentication (Optional)		Signed: 10/22/2024 9:29:12 AM	
<b>Electronic Record and Signature Disclosure:</b>			
Not Offered via DocuSign			
Witness Events	Signature	Timestamp	
Notary Events	Signature	Timestamp	
Envelope Summary Events	Status	Timestamps	
Envelope Sent	Hashed/Encrypted	10/22/2024 9:29:13 AM	
Certified Delivered	Security Checked	10/22/2024 9:40:30 AM	
Completed	Security Checked	10/22/2024 9:40:31 AM	
Payment Events	Status	Timestamps	





# ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

By checking the 'I agree to use electronic records and signatures' box, you confirm and agree that:

- You can access and read this ELECTRONIC RECORD AND SIGNATURE DISCLOSURE document ("Consent Disclosure").
- You agree to electronically receive from Ford Motor Credit Company LLC, Ford Credit Canada Company, or Lincoln Automotive Financial Services (collectively, "Ford Credit"), and electronically execute as needed, one or more document(s), including required legal notices and disclosures, through your DocuSign, Inc. ("DocuSign") user account for the requested transaction ("Transaction").
- You have a valid email address and that your computer, mobile, tablet or similar device used to access this Consent Disclosure has internet access, a current browser, and computer software that are capable of receiving, accessing, displaying, and either printing or storing this Consent Disclosure and the Transaction. See hardware and software requirements below.
- You agree that your activity in electronic form constitutes your agreement and consent, including but not limited to touching or clicking an appropriately designated icon or applying the electronic signature that you create or adopt to sign the Transaction documents.
- You are able to download, save, and print the Transaction from the DocuSign user account for a period of 120 days after execution. Accordingly, you must download, save, or print a copy for your records of this Consent Disclosure and all documents for the Transaction.
- **For US Transactions subject to the Truth in Lending Act**, before you sign the Transaction, you are entitled to certain disclosures in a form that you may keep. You may always download, save, or print a copy of the document before signing it, by selecting the option when reviewing the document within DocuSign.
- If you are using a mobile device to complete the Transaction, you may need to rotate your phone to horizontal (i.e. landscape mode) for the document to fit to your device, and have any rotation lock or portrait-orientation lock settings are turned off.
- Until or unless you notify Ford Credit as described below, you consent to receive electronic communications for the notices, disclosures, and documents for the requested Transaction.

If you do not wish to execute the Transaction electronically or if you require corrections to the Transaction documents, simply click the 'Decline' option from the drop-down menu in DocuSign when accessing the documents. This will indicate to us that you do not consent to electronic communications regarding the Transaction, and you will no longer be able to use your DocuSign user account to access the Transaction. This may result in a longer time for us to process the requested transaction using paper. If you require corrections to the Transaction documents, please contact the person who sent them to you.

## Paper Copy of the Transaction

You can request a paper copy of the Transaction at no charge. Requests may be made as follows:

- In the US – by email to [fcogcsu@ford.com](mailto:fcogcsu@ford.com) or by mail to Ford Motor Credit Company LLC, PO Box 31111 MD: 280 Tampa, FL 33619
- In Canada – by [email](#) or by mail to Ford Credit Canada Company, Box 1800 RPO Lakeshore West, Oakville, ON L6K 0J8
- Municipal Finance – by email [fcmuni@ford.com](mailto:fcmuni@ford.com) or by mail to Ford Motor Credit Company LLC, 1 American Road MD 7500 Dearborn, MI 48126

In the body of such request you must state you are requesting a paper copy along with your full name, account number, and address. A request to receive a paper copy of the Transaction will be construed as a request to withdraw consent to receive further electronic communications for the Transaction.

### Updating Contact Information

After execution of the Transaction, you agree to update your contact information if your email address changes. You acknowledge and agree that if we send you an electronic communication about the Transaction, but you do not receive it because your contact information is incorrect or out of date, we will be deemed to have provided that communication to you.

To update your information, requests may be made as follows:

- In the US – by email to [fcogcsu@ford.com](mailto:fcogcsu@ford.com) or by mail to Ford Motor Credit Company LLC, PO Box 31111 MD: 280 Tampa, FL 33619
- In Canada – by [email](#) or by mail to Ford Credit Canada Company, Box 1800 RPO Lakeshore West, Oakville, ON L6K 0J8
- Municipal Finance – by email [fcmuni@ford.com](mailto:fcmuni@ford.com) or by mail to Ford Motor Credit Company LLC, 1 American Road MD 7500 Dearborn, MI 48126

Please provide your old email address, your new email address, your full name, your account number, and your address in the body of the request.

### Withdrawing Consent

After execution of the Transaction, you may withdraw your consent to receive electronic communications for the Transaction. Please include your full name, your account number, and your address in the body of the request with a statement that you are withdrawing your consent to electronic communications. Requests may be made as follows:

- In the US – by email to [fcogcsu@ford.com](mailto:fcogcsu@ford.com) or by mail to Ford Motor Credit Company LLC, PO Box 31111 MD: 280 Tampa, FL 33619
- In Canada – by [email](#) or by mail to Ford Credit Canada Company, Box 1800 RPO Lakeshore West, Oakville, ON L6K 0J8
- Municipal Finance – by email [fcmuni@ford.com](mailto:fcmuni@ford.com) or by mail to Ford Motor Credit Company LLC, 1 American Road MD 7500 Dearborn, MI 48126

Withdrawal of consent for the Transaction does not affect other consents for electronic communications that you have entered with Ford Credit.

### **Required Hardware and Software\*\***

Browsers:	Latest stable release (except where noted) of Microsoft Edge, Firefox®, Safari™ (MAC OS only) 12+, Google Chrome®. Pre-release (e.g., beta) versions of operating systems and browsers are not supported
Mobile Devices (signers only):	Apple iOS® 11+; Android™ 5.0+
Mobile Signing:	Apple iPhone iOS® 13.0+, iPad® iOS 3.0+, iPod Touch® iOS 3.0+. Android™ 5.0+. Windows 8+, Windows Phone.
PDF Reader:	<ul style="list-style-type: none"> <li>• Acrobat Reader or similar software might be required to view and print PDF files</li> <li>• Your PDF reader must be able to open PDF 1.5+</li> </ul>
Email:	Access to a valid email account
Screen Resolution:	1024x768 minimum (for desktops and laptops)
Security Settings:	<ul style="list-style-type: none"> <li>• Allow per session cookies</li> <li>• Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings through a proxy connection</li> <li>• Firewall settings must allow access to the server: <a href="https://docucdn-a.akamaihd.net">https://docucdn-a.akamaihd.net</a>. DocuSign leverages Akamai as a content delivery service to enhance the application's performance</li> </ul>
Printer or Storage Space:	You will need access to a printer or sufficient storage space available to save the information

\*\*These minimum requirements are subject to change from time to time and it is the Subscriber's responsibility to comply with these requirements as they change. The most current system and



software requirements are available on [DocuSign's public website](https://support.docusign.com/guides/signer-guide-signing-system-requirements) and <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

# DIVULGATION RELATIVE AUX SIGNATURES ET AUX DOSSIERS ÉLECTRONIQUES

En cochant la case « J'accepte d'utiliser des signatures et des dossiers électroniques », vous confirmez et acceptez que :

- vous pouvez accéder et lire le présent document DIVULGATION RELATIVE AUX SIGNATURES ET AUX DOSSIERS ÉLECTRONIQUES (« Divulgence de consentement »).
- vous acceptez de recevoir de Ford Motor Credit Company LLC, Compagnie Crédit Ford du Canada, ou Services financiers Automobiles Lincoln (collectivement « Crédit Ford ») un ou plusieurs document(s) à signer sous un format électronique, y compris les avis et divulgations d'ordre juridique par l'entremise de votre compte d'utilisateur DocuSign, Inc. (« DocuSign ») pour la transaction requise (la « Transaction »).
- que vous disposez d'une adresse électronique valide et que votre ordinateur, votre téléphone portable, votre tablette ou tout autre appareil similaire utilisé pour accéder à la présente Divulgence de consentement, un navigateur à jour et un logiciel informatique capables de recevoir, d'accéder, d'afficher et d'imprimer ou de stocker la présente Déclaration de consentement et la Transaction. Voir la configuration matérielle et logicielle requise ci-dessous.
- vous acceptez que votre activité sous forme électronique constitue votre accord et votre consentement, y compris, mais sans s'y limiter, le fait de toucher ou de cliquer sur une icône désignée de manière appropriée ou d'appliquer la signature électronique que vous créez ou adoptez pour signer les documents de la Transaction.
- vous pouvez télécharger, sauvegarder et imprimer la Transaction à partir du compte utilisateur de DocuSign pendant une période de 120 jours après sa signature. Par conséquent, vous devez télécharger, sauvegarder ou imprimer une copie pour vos dossiers de la présente Déclaration de consentement et de tous les documents relatifs à la Transaction.
- **Pour les transactions américaines soumises à la *Loi sur la transparence en matière de prêts***, vous avez droit, avant de signer la transaction, à certaines informations sous une forme que vous pouvez conserver. Vous pouvez toujours télécharger, sauvegarder ou imprimer une copie du document avant de signer, en sélectionnant cette option lorsque vous consultez le document dans DocuSign.

- si vous utilisez un appareil mobile pour effectuer la Transaction, il se peut que vous deviez faire pivoter votre téléphone à l'horizontale (c'est-à-dire en mode paysage) pour que le document s'adapte à votre appareil, et que tout paramètre de verrouillage de la rotation ou de l'orientation en mode portrait soit désactivé.
- à moins d'informer Crédit Ford ou si vous informez Crédit Ford de la manière décrite ci-dessous, vous acceptez de recevoir des communications électroniques pour les avis, les divulgations et les documents relatifs à la Transaction demandée

Si vous ne souhaitez pas signer la Transaction par voie électronique ou si vous souhaitez apporter des corrections aux documents de la transaction, il vous suffit de cliquer sur l'option « Refuser de signer » dans le menu déroulant de DocuSign lorsque vous accédez aux documents. Cela nous indiquera que vous ne consentez pas aux communications électroniques concernant la Transaction et vous ne pourrez plus utiliser votre compte utilisateur DocuSign pour accéder à la Transaction. Cela peut entraîner un délai plus long pour le traitement de la transaction demandée sur papier. Si vous souhaitez que des corrections soient apportées aux documents de la Transaction, veuillez contacter la personne qui vous les a envoyés.

## Copie papier de la transaction

Vous pouvez demander une copie papier de la Transaction sans frais. Les demandes peuvent être soumises comme suit :

- Aux États-Unis – par courriel à [fcogcsu@ford.com](mailto:fcogcsu@ford.com) ou la poste à Ford Motor Credit Company LLC, PO Box 31111 MD: 280 Tampa, FL 33619
- Au Canada – par [courriel](#) ou par la poste à Compagnie Crédit Ford du Canada, Boîte 1800 COP Lakeshore West, Oakville (Ontario) L6K 0J8
- Financement municipal – par courriel au [fcmuni@ford.com](mailto:fcmuni@ford.com) ou par la poste à Ford Motor Credit Company LLC, 1 American Road MD 7500 Dearborn, MI 48126

Dans le corps de cette demande, vous devez indiquer que vous demandez une copie papier ainsi que votre nom complet, votre numéro de compte et votre adresse. Une demande de réception d'une copie papier de la Transaction sera interprétée comme une demande de retrait du consentement à recevoir d'autres communications électroniques pour la Transaction.

### Mise à jour de vos coordonnées de contact

Après la signature de la Transaction, vous acceptez de mettre à jour vos coordonnées si votre adresse électronique change. Vous reconnaissez et acceptez que si nous vous envoyons une communication électronique concernant la Transaction, mais que vous ne la recevez pas parce que vos coordonnées sont erronées ou obsolètes, nous serons réputés vous avoir fourni cette communication.

Pour mettre à jour vos coordonnées de contact vous pouvez soumettre des demandes comme suit :

- Aux États-Unis – par courriel à [fcogcsu@ford.com](mailto:fcogcsu@ford.com) ou la poste à Ford Motor Credit Company LLC, PO Box 31111 MD: 280 Tampa, FL 33619
- Au Canada – par [courriel](#) ou par la poste à Compagnie Crédit Ford du Canada, Boîte 1800 COP Lakeshore West, Oakville (Ontario) L6K 0J8
- Financement municipal – par courriel au [fcmuni@ford.com](mailto:fcmuni@ford.com) ou par la poste à Ford Motor Credit Company LLC, 1 American Road MD 7500 Dearborn, MI 48126

Veuillez fournir votre ancienne adresse de courriel, votre nouvelle adresse de courriel, votre nom au complet, votre numéro de compte et votre adresse dans le corps de la demande.

### Annulation du consentement

Après la signature de la Transaction, vous pouvez retirer votre consentement à recevoir des communications électroniques pour la Transaction. Veuillez inclure votre nom complet, votre numéro de compte et votre adresse dans le corps de la demande, en précisant que vous retirez votre consentement aux communications électroniques. Les demandes peuvent être soumises comme suit :

- Aux États-Unis – par courriel à [fcogcsu@ford.com](mailto:fcogcsu@ford.com) ou la poste à Ford Motor Credit Company LLC, PO Box 31111 MD: 280 Tampa, FL 33619
- Au Canada – par [courriel](#) ou par la poste à Compagnie Crédit Ford du Canada, Boîte 1800 COP Lakeshore West, Oakville (Ontario) L6K 0J8
- Financement municipal – par courriel au [fcmuni@ford.com](mailto:fcmuni@ford.com) ou par la poste à Ford Motor Credit Company LLC, 1 American Road MD 7500 Dearborn, MI 48126

Le retrait du consentement pour la Transaction n'affecte pas les autres consentements pour les communications électroniques que vous avez conclues avec Crédit Ford.

### Matériel et logiciel requis\*\*

Navigateurs :	Dernière version stable (sauf indication contraire) de Microsoft Edge, Firefox®, Safari™ (MAC OS uniquement) 12+, Google Chrome®. Les versions préliminaires (par exemple, bêta) des systèmes d'exploitation et des navigateurs ne sont pas prises en charge.
Appareils mobiles (seulement pour les signataires) :	Apple iOS® 11+; Android™ 5.0+
Signature sur appareils mobiles :	Apple iPhone iOS® 13.0+, iPad® iOS 3.0+, iPod Touch® iOS 3.0+. Android™ 5.0+. Téléphones Windows 8+, Windows.
Lecteur PDF :	<ul style="list-style-type: none"> <li>• Acrobat Reader ou un logiciel similaire peut être nécessaire pour consulter et imprimer les fichiers PDF</li> <li>• Votre lecteur PDF doit être en mesure d'ouvrir les PDF 1.5+</li> </ul>
Courriel :	Accès à un courriel valide

Résolution d'écran :	1024X768 minimum (pour postes de travail et ordinateurs portables).
Paramètres de sécurité :	<ul style="list-style-type: none"> <li>• Permettre des témoins par session</li> <li>• Les utilisateurs accédant à Internet en passant par un serveur proxy doivent activer les paramètres HTTP 1.1 via une connexion proxy.</li> <li>• Les paramètres du pare-feu doivent permettre l'accès au serveur : <a href="https://docucdn-a.akamaihd.net">https://docucdn-a.akamaihd.net</a>. DocuSign exploite Akamai comme service de diffusion de contenu pour améliorer les performances de l'application.</li> </ul>
Imprimante ou espace de stockage :	Vous aurez besoin d'un accès à une imprimante ou de suffisamment d'espace de stockage pour sauvegarder l'information.

\*\* Ces exigences minimales sont susceptibles d'être modifiées de temps à autre et il incombe à l'abonné de se conformer à ces exigences au fur et à mesure de leur modification. Les exigences les plus récentes en matière de système et de logiciel sont disponibles le [site Web de DocuSign destiné au public](#) et à l'adresse <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.