



**DISCLOSURE OF DISCOUNT  
BUYER REPRESENTATION OF CASH PRICE  
BUYER STATEMENT OF VOLUNTARY PURCHASE  
ADDENDUM TO "CONSUMER CREDIT INSTALLMENT SALE CONTRACT" and  
"DISCLOSURE STATEMENT PROMISSORY NOTE AND SECURITY AGREEMENT"**

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

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

Retail Installment Contract Dated: \_\_\_\_\_

I am entering into the Retail Installment Contract referenced above ("The Retail Installment Contract") in connection with the purchase of a vehicle from the Seller named above. I affirm and represent that the following statements concerning the purchase of this vehicle as described in the Retail Installment Contract are true:

\_\_\_\_\_ I have been given the opportunity to read the Retail Installment Contract, completely filled in, and to ask any questions I have concerning the contract or this document.

\_\_\_\_\_ I confirm that the cash price of the vehicle is as stated 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 would be purchasing the automobile on credit. I represent that the consideration charged is a fair and reasonable price for the vehicle.

\_\_\_\_\_ I understand that the seller has the option and the right to sell and assign my Retail Installment Contract to Barnett Finance Company for a discounted amount. I understand that this means that Barnett 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 of 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.

\_\_\_\_\_ I understand that I am not required as a condition to the extension of credit to purchase credit insurance, service or warranty contract, motor clubs, GAP protection, or other ancillary products which may be shown on the Retail Installment Contract. If the Retail Installment Contract contains charges for any such products, I have voluntarily agreed to buy them and I understand that I am paying retail price for them and that the Seller or others may profit from their sale.

\_\_\_\_\_ I understand and agree that if payments are past due that Barnett Finance Company has the option and right to repossess my vehicle at any time without prior notification. I recognize and agree that wholesale or dealer only auctions are a usual manner of sale of repossessed motor vehicles and that such sale is in conformity with the reasonable commercial practices among dealers in repossessed motor vehicles. I agree that disposition of collateral at regularly held public auctions, private dealer-only auctions or other regularly held restricted-entry auctions for goods of the kind is a commercially reasonable manner of disposition, but recognize and agree that sale or disposition may be by other means, public or private at your discretion, as permitted by the UCC or other applicable law. Further, if prior notice to me

of a sale or intended disposition of the collateral is required, then I agree that such notice in the statutorily suggested form and sent by regular first class mail, registered mail or certified mail to my address as listed on this document or, if I have provided you with an authenticated change of address , to the last authenticated change of address you received prior to the notification date, shall be commercially reasonable notice if sent ten (10) days prior to disposition. I recognize and agree that the sale or disposition of collateral made with such disclaimer of warranties as is permitted by the UCC or other applicable law is commercially reasonable.

\_\_\_\_\_I understand and agree that Barnett Finance Company may have a collection and/or recovery device installed on the vehicle I have purchased and that the device must remain on the vehicle until my contract is paid in full. I also understand and agree that when my contract is paid in full that Barnett Finance Company is responsible for the costs of the removal of the payment protection device. In addition I agree to assist Barnett Finance in the removal and return of this device or pay \$300.00 for the device.

\_\_\_\_\_I understand and agree that I have thoroughly inspected and I am fully satisfied with the vehicle. I also understand and agree that Barnett Finance Company is not responsible for any repairs, maintenance, taxes or additional liens placed on the title to the vehicle.

\_\_\_\_\_I understand and agree to make the first payment no later than five (5) days past my due date. I further understand and agree that if payment is not made on time my account will be considered in default and transferred to the collections with repossession orders.

\_\_\_\_\_I understand and agree that I am required to have full coverage insurance on my vehicle at all times. I agree that Barnett Finance Company, P.O. Box 15906, Savannah, Ga 31416 will be listed as the lien holder and that the comprehensive and collision deductibles will not be more than \$500.00 each. Failure to do so may result repossession of the vehicle.

\_\_\_\_\_I understand and agree that Barnett Finance Company or an authorized agent may contact my employer for the purpose of confirming my employment status, location or for assisting in collecting in the event I default on the above mentioned contract that I have signed.

\_\_\_\_\_I acknowledge that I have received and read this document before signing the Retail Installment Contract and that this document and Retail Installment Contract has been completely filled in before I signed them.

\_\_\_\_\_I understand and agree that is it mandatory to report to Barnett Finance Company Inc. any and all changes pertaining to phone numbers, address, jobs, insurance and neglect to do so could result in default of contract.

Date: \_\_\_\_\_

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

Dealer: \_\_\_\_\_