

**DISCLOSURE OF DISCOUNT
BUYER REPRESENTATION OF CASH PRICE
BUYER STATEMENT OF VOLUNTARY PURCHASE
AMENDMENT TO RETAIL INSTALLMENT CONTRACT**

Buyer: _____

Creditor (Seller): _____

Retail Installment Contract Dated: _____

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

1. 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.
2. I confirm that the cash price of the automobile 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.
3. I understand that the Seller has the option and the right to sell and assign my Retail Installment Contract to Meridian Buyers Group, LLC. for a discounted amount. I understand that this means that Meridian Buyers Group, LLC may purchase my Retail Installment Contract from the Seller for an amount which is less than the amount of the credit provided to me or on my behalf by the Seller. I further understand that the sale and assignment of my Retail Installment Contract at a discount will not relieve me of any obligations under the Retail Installment Contract nor will it alter any of those obligations except as to the place where payment is to be made.
4. I understand that I am not required as a condition to the extension of credit to purchase credit insurance, service or warranty contracts, motor clubs 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 (including affiliates and / or holders) may profit from their sale.
5. **I agree that should the Retail Installment Contract either not obligate me to pay a fee in the event any check I tender to the holder of the Retail Installment Contract is returned for non-sufficient funds (NSF) or the fee reflected on said Retail Installment Contract is less than, the highest amount permitted by law, then notwithstanding the aforementioned I agree to pay the holder of said Retail Installment Contract the highest fee allowed by law in the event I tender a check that is returned NSF.**
6. I acknowledge that I have received and read this document before signing the Retail Installment Contract and that this document was completely filled in before I signed it.

Dated: _____

Buyer: _____
(Signature)

Buyer: _____
(Signature)