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2010 Honda Civic Coupe

2dr Auto EX-L w/Nav

Starting at | Starting at 25 MPG City - 36 MPG Highway



Avg. consumer rating

Benefits of Driving a 2010 Honda Civic Coupe

With coupe and sedan body styles, available in basic, luxurious, or high-performance Si guise—plus green-focused Hybrid and natural-gas GX sedans—the Honda Civic is offered in a very wide range of models to suit the wants of small-car shoppers looking for anything from simple, cost-conscious transportation to full-featured touring. In its most basic form, the Honda Civic DX feels more sophisticated and refined than most vehicles in its price range, with perky engines, quick handling, and good ride comfort. The Civic is also one of the few small cars that offers—at the top of the range—leather upholstery and a full-featured in-dash navigation system. Meanwhile, green shoppers will be delighted that the natural gas Civic GX will qualify for a federal tax credit. Finally, the Civic's longstanding reputation for resale value and reliability remain among the best among small cars.

What's new for 2010?

After getting a number of interior and exterior changes to help refresh its appearance, along with an expanded lineup of tech features in 2009, the Honda Civic returns unchanged for 2010.

Model Strengths

- Sporty driving feel
- hybrid availability
- reputation for reliability
- strong resale value

Model Review

The 2010 Honda Civic lineup starts with the frugal Civic DX, then builds up to LX, EX, and EX-L models. Each of those models come with a 1.8-liter 4-cylinder engine, making 140-horsepower and hooked up to either a 5-speed manual transmission or 5-speed automatic. Si models get, in addition to a range of performance upgrades: a 197-horsepower, 2.0-liter 4-cylinder with a 6-speed manual transmission. Hybrid models get a version of Honda's Integrated Motor Assist (IMA) mild-hybrid system, altogether producing 110 horsepower.

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2012 Chevrolet Sonic Sedan

4dr Sdn LTZ 1LZ

Starting at | Starting at 26 MPG City - 35 MPG Highway



Avg. consumer rating

Benefits of Driving a 2012 Chevrolet Sonic Sedan

The subcompact segment seems to get larger by the year, and the 2012 Sonic faces stiff competition from established players like the Ford Fiesta and Honda Fit. With its nimble chassis and turbocharged 1.4L engine--the only turbo in its class--the Sonic offers a spirited driving experience its rivals can't match. Sedan or hatchback body styles also give it the edge, and with a low entry price and plenty of convenience options just a click away, the Sonic stands out as a real bargain for shoppers on a budget.

What's new for 2012?

The 2012 Chevrolet Sonic is a front-wheel-drive 5-door hatchback or 4-door sedan in the growing subcompact segment. This successor to the Aveo benefits from GM's all-new global small vehicle architecture and comes powered by either a 1.8L 4-cylinder churning out 138 hp, or a 1.4L turbocharged four with the same amount of power, but an impressive 148 ft-lb of torque. They are the same engines available in the larger Chevrolet Cruze: the 1.8 is mated to either a 5-speed manual or 6-speed auto, while the 1.4 is paired with either a 6-speed manual or the 6-speed auto.

Model Strengths

- Aggressive styling
- fuel efficiency
- available turbocharged engine
- sedan or hatchback design to suit several needs
- nimble handling

Model Review

The Chevrolet Sonic is all-new for 2012. The new subcompact comes loaded with personality, and is available in enough configurations to suit most buyers.

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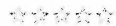
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2013 Hyundai Elantra Sedan

4dr Sdn Man GLS (Alabama Plant)

Starting at | Starting at 28 MPG City - 38 MPG Highway



Avg. consumer rating

Benefits of Driving a 2013 Hyundai Elantra Sedan

The Elantra is Hyundai's entry into the compact car market, competing with household names such as the Honda Civic and the Toyota Corolla. It is a competitive segment, but Hyundai hopes its standout styling, high level of equipment and outstanding warranty are enough to convince buyers that the Elantra is the car to have. Starting at \$16,695, the Elantra has plenty of standard features and even manages to top 38 mpg on the highway, while offering much more than just basic transportation.

What's new for 2013?

The Hyundai Elantra was given a complete redesign in 2011 and reintroduced to the American market as a 4-door sedan. For 2013 Hyundai has expanded the Elantra lineup to include a coupe and a hatchback. The hatchback, dubbed Elantra GT, has five doors, while the coupe is a 2-door with a traditional trunk. The sedan also receives minor trim updates, bumping up equipment levels on the more economical trims.

Model Strengths

- Economic
- practical
- well-equipped and available in a variety of body styles.

Model Review

The sedan version of the 2013 Elantra continues to offer premium style and features at an economy car price point. Available in two trims, GLS and Limited, the Elantra packs a lot of car into a relatively small package. The GLS is the more basic of the two trims but still includes many uncommon features for a car at this price point, such as an iPod-ready 6-speaker stereo, heated mirrors and a tilting and telescoping steering column. Adding the Preferred Package to an automatic-equipped GLS Elantra will further increase equipment levels by adding steering wheel-mounted audio controls, heated front seats, fog lights, 16-inch alloy wheels and Bluetooth connectivity.

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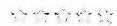
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2014 FIAT 500 Hatchback

2dr HB Pop

Starting at \$16,445 | Starting at 31 MPG City - 40 MPG Highway



Avg. consumer rating

Benefits of Driving a 2014 FIAT 500 Hatchback

The FIAT 500 is a small 4-seater with cutesy good looks and great fuel economy. It's relatively inexpensive, but does have some upscale pretentions, some trims competing directly with rivals like the Mini Cooper S.

What's new for 2014?

The FIAT 500L is new for 2014. The 500L adds two more doors and lot more practicality to the successful FIAT 500 formula. With much more interior space, getting five people comfortably into a 500L is a breeze. At the same time 500L remains light and nimble, still boasting extremely good mileage numbers.

Model Strengths

- Nimble, responsive driving feel
- good gas mileage
- Abarth model's track-ready performance
- flamboyant exterior
- practical, stylish interior

Model Review

The FIAT 500 is now offered in two body styles, as well as with several different powertrains. Base models get a 101-horsepower, 1.4L MultiAir 4-cylinder engine, and a choice between a 5-speed manual and a 6-speed automatic. Turbo models get a 135 hp turbocharged version of the 1.4 while Abarth and 500L models get a 160 hp version of the turbocharged 1.4. The 500e is powered by a 111hp electric motor. Turbo and Abarth models are only available with a manual transmission and all 500s are front wheel-drive.

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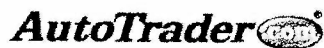
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2011 Jeep Wrangler Sport Utility

4WD 2dr Sport

Starting at | Starting at 15 MPG City - 19 MPG Highway



Avg. consumer rating

Benefits of Driving a 2011 Jeep Wrangler Sport Utility

With prices starting at a little over \$20,000 and standard 4-wheel drive, the classic Wrangler is one of the best SUVs for the money in its class. The 6-speed manual transmission helps the Wrangler achieve a not-too-shabby 15 mpg city and 19 mpg highway rating. Inside, the multi-function steering wheel and 6-speaker sound system are standard across the board. With a rugged rock-crawler like this, it's important to note for new shoppers that even at its least expensive, the Wrangler's doors are still all metal with roll-up windows ? and they can still be taken off completely.

What's new for 2011?

The changes for the 2011 Wrangler are almost entirely in the passenger compartment. The rough-and-ready Jeep gets nicer materials and sound-deadening measures for a more comfortable ride. The sound system also got an upgrade, now including USB connectivity and controls on the steering wheel. There are also five new colors for the Wrangler, though engines and transmissions remain the same for all trim levels.

Model Strengths

- Iconic exterior remains
- interior gets needed upgrade
- new technology in a simple SUV

Model Review

There are four trim levels for the Wrangler and Wrangler Unlimited this year, and they all have a 3.8-liter V6 engine, which is plenty for getting the lightweight body of this Jeep wherever it needs to go. The engine makes 202 hp at 5200 rpm and 237 lb-ft of torque at 4000 rpm. All Wrangler models have a 6-speed manual transmission as standard equipment

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2011 Ford Mustang Convertible

2dr Conv Shelby GT500

Starting at | Starting at 15 MPG City - 23 MPG Highway



Avg. consumer rating

Benefits of Driving a 2011 Ford Mustang Convertible

The Mustang has always been one of the strongest performance values for the money. With new engines across the line, plus a number of improvements that make the Mustang more comfortable and enjoyable to drive, it's a better value than ever. Meanwhile, the GT500 appeals to those who want a more exclusive performance Mustang because it adds additional exotic design cues, a high-power supercharged engine as well as numerous performance tweaks.

What's new for 2011?

For 2011, Ford's Mustang sees few exterior upgrades to supplement the major facelift given in 2010, but all new powerplants are offered, including a 3.7L Duratec V6 making 305 horsepower and 280 lb-ft of torque and the 5.0L V8—a name well known to Mustang lovers—which makes its debut in the GT and features 412 horsepower and 390 lb-ft of torque. The new Mustang also features a redesigned power steering system and a few suspension changes, and the GT gains three new colors: Yellow Blaze Tri-Coat, Race Red and Ingot Silver. Additional soundproofing and updated instrumentation round out the package. The GT500 now is powered by an all-new 5.4L supercharged aluminum V8 making 550 horsepower—10 more than the 2010 model. Ford's MyKey system, which can be set up to limit top speed and stereo volume levels for new drivers, is also now standard.

Model Strengths

- Classic pony-car styling
- uncluttered interior design
- ride
- strong V8 performance value

Model Review

Just as Mustangs of years past, the 2011 model is available as a 4-passenger coupe or convertible, with a choice of a V6 or V8 engine. The base model receives an all-new 3.7L Duratec V6 making 305 horsepower and 280 lb-ft of torque in place of last year's 210-horsepower, 4.0L V6. The Mustang GT models see the return of a 5.0L V8, a displacement all too familiar to Mustang fans. It has been completely redesigned however, and features 32 valves, variable camshaft timing and an output of 412 horsepower. Both models now offer either a standard 6-speed manual or a 6-speed automatic transmission.

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Role Play – Script 1

Salesperson: Welcome to Allen's Auto Mall! We will make you a deal on your "hot" dream car! How may I help you today?

Consumer: Yea, uhm, I would like to buy a really cool car. I'm not sure what I want or how much I can afford.

Salesperson: Well, I have just the car for you! It is the 2010 Ford Mustang Convertible. Let me show it to you.

Consumer: WOW, that's great. May I sit in it? How do I look in it?

Salesperson: You look great! Would you like to test drive it?

Consumer: Really? You will let me do that? Sure, let's go!

Back at the dealership, after the test drive...

Consumer: I really want this car. How much is it?

Salesperson: Well, it is only \$465 per month or \$25,000.

Consumer: Oh, I didn't realize that it was that expensive. I don't know if I can afford that.

Salesperson: Are you going to co-sign with anyone on the loan?

Consumer: Well, I guess I could call my dad to see if he will.

Salesperson: I tell you what; I will knock \$3,000 off the price of the car if you get your dad to co-sign the loan with you.

Consumer: Ok, I'll call my dad.
Hello dad? I just found my dream car, and I really have to have it today. The guy said he would knock \$3,000 off the price of the car if you come in to co-sign the loan. What's that? When pigs fly? I will take that as a no.

Consumer: Sorry man, I can't afford that car and my dad said no to co-signing the loan. See you later.

Role Play – Script 2:

The consumer has done his homework. He knows what he wants and what he can afford. He has been pre-approved for a loan cosigned with his father for a used car up to \$13,000. He's ready to negotiate.

Salesperson: Welcome to Allen's Auto Mall! We will make you a deal on your "hot" dream car! How may I help you today?

Consumer: I would like more information on the 2012 Chevy Sonic.

Salesperson: Sure! Would you like to test drive it?

Consumer: Yes, I would like to test drive it.

Back at the dealership, after the test drive...

Salesperson: We're selling this car for \$13,500. We can also finance this car for you, at an interest rate of 9.9% for 63 months at a cost of \$275.64.

Consumer: *(The consumer knows that the Blue Book suggested retail value of the car is \$12,570. He also has his \$13,000 pre-approval from his credit union at the rate of 6.9% at a cost of \$250.90 per month with GAP coverage.)*
I already have my own financing and can offer \$12,000 for the car.

Salesperson: I can't let this car go for under \$13,000, but I'll check with my Sales Manager and see what he says. *(Salesperson leaves and comes back)*. How about \$12,800?

Consumer: How about \$12,500?

Salesperson: How about \$12,700?

Consumer: You have a deal! Let's get started on the paperwork.

\$12,700.00 = Cost of the car
+ 381.00 = Sales tax is 3% of the cost of the car
+ 80.00 = Title and fees
\$13,161.00 = Total cost of car
- 1,000.00 = Down payment
\$12,161.00 = Total amount of the loan

The total monthly payment (which includes Guaranteed Asset Protection) is \$234.95.

The consumer has saved \$1,000 for a down payment on the car. Tax on the car is: \$381 (3% of the cost of the car). Add an additional \$80 title and fees the total cost of the car is \$13,161. Once you subtract the \$1,000 down payment, the total amount of the loan will be \$12,161. The total monthly payment (which includes Guaranteed Asset Protection coverage) is \$234.95. If the consumer is obtaining a loan from a credit union or bank, he would sign a buyer's order and fax it to the financial institution. The credit union or bank would then pay the car dealership the amount borrowed.

Choice

Scarcity

Opportunity Cost

Price

**The inability
to satisfy
everyone's
wants at the
same time**

**Selecting
from a set of
possible
alternatives**

**The amount
of money
exchanged
for a good or
service**

**What is given
up when a
choice is
made**

ABC SAMPLE CREDIT UNION

Loan & Credit Card Application

Complete the requested information about your loan or credit card request

CAR LOAN	Loan Amount Requested: \$ _____ # Monthly payments desired _____ Purchase price \$ _____ Make _____ Model _____ Year _____ Mileage _____ Your Insurance Company.: _____ Policy #: _____ Telephone #: _____ Seller's name: _____ Seller's mailing address: _____
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CREDIT CARD	<input type="checkbox"/> VISA® <input type="checkbox"/> MASTERCARD® Amount of Credit Limit Requested: \$ _____
	IMPORTANT DISCLOSURES
	ANNUAL PERCENTAGE RATE for Purchases 12.99%
	APR for Cash Advances and Balance Transfers Same as for Purchases
	Grace Period for Repayment of Balances for Purchases 25 Days (no grace period for Cash Advances)
	Method of Computing the Balances for Purchases Average Daily Balance (including new purchases)
	Annual Fee NONE
	Minimum Finance Charge NONE
	Transaction Fee for Purchases NONE
	Transaction Fee for Cash Advances NONE
Late Payment Fee \$30.00	
Over-the-Credit-Limit Fee \$30.00	

APPLICANT INFORMATION			JOINT APPLICANT INFORMATION		
Check one box to indicate the type of application for credit that you are submitting: <input type="checkbox"/> Individual <input type="checkbox"/> Joint credit <input type="checkbox"/> With a Guarantor			You will be liable for the entire debt. Check one box to indicate your Applicant status: <input type="checkbox"/> Joint OR <input type="checkbox"/> Guarantor		
First Name	Middle Initial	Last Name	First Name	Middle Initial	Last Name
Home phone	Birth Date	Social Security Number	Home phone	Birth Date	Social Security Number
Home Address:			Street Address of your home:		
City, State, Zip			City, State, Zip		
Residence: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live with parent			Residence: <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Live with parent		
How long: years _____ months _____ Payment \$ _____			How long: years _____ months _____ Payment \$ _____		
Name of Employer		Business Phone	Name of Employer		Business Phone
Position	Hire Date	Annual Income	Position	Hire Date	Annual Income
Previous Employer	Time Employed	Position	Previous Employer	Time Employed	Position

All statements are submitted for the purpose of obtaining credit and are certified to be true, complete and correct. You authorize us to obtain consumer reports in connection with this application for credit and for any update, renewal or extension of credit received.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW LOAN ACCOUNT: Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a loan account. When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Applicant Signature _____

Date Signed _____

Joint / Guarantor Signature _____

Date Signed _____

13579

VIRGINIA BUYERS ORDER-AFD

HALEY TOYOTA OF RICHMOND CERTIFIED CENTER
 8301 Midlothian Pike, Richmond, VA 23235
 Tel. (804) 272-6000 www.haleyauto.com

STOCK NO. _____

DATE OF SALE								
PURCHASER'S NAME (PRINT OR TYPE)			HOME ADDRESS					
CITY, STATE, ZIP			E-MAIL ADDRESS					
PLEASE ENTER MY ORDER FOR THE FOLLOWING: <input type="checkbox"/> NEW <input checked="" type="checkbox"/> USED <input type="checkbox"/> DEMO			COUNTY		HOME PHONE			
YEAR		MAKE	MODEL	TYPE/DOORS	COLOR			
2007		TOYOTA	COROLLA	4DR				
MILEAGE		VIN	SERVICE DATE					
PRICE INCLUDING FREIGHT, HANDLING & DELIVERY ***					14500.00			
ENVIRONMENTAL PKG AND/OR AFTERMKT ACCESSORIES ***								
EASY CARE ***								
MONTHS OR		MILES		TOTAL PURCHASE PRICE	14500.00			
WHICHEVER COMES FIRST				PROCESSING FEE FOR CONSUMER SERVICES	\$299.00			
DEDUCTIBLE 0-00				3% VA. TITLE TAX	443.97			
DEALER'S BUSINESS LICENSE TAX					8.57			
SERVICE CONTRACT		FIRST EXTENDED	ON-LINE SYSTEMS FILING FEE		10.00			
OR		WHICHEVER FIRST	LICENSE FEE 12.00	TITLE FEE 10.00	22.00			
TOTAL DELIVERED PRICE					15283.54			
SUBMITTED WITH ORDER (1)					0			
***SUBJECT TO VA STATE SALES TAX			ALLOWANCE FOR USED CAR TRADE-IN AS APPRAISED	10000.00				
LESS BALANCE OWING TO - VA CREDIT UNION			(PURCHASER RESPONSIBLE FOR PAYOFF ACCURACY.) APPROXIMATELY	13750.00				
FOR "AS IS" SALE ONLY: I UNDERSTAND THAT THIS VEHICLE IS BEING SOLD "AS IS" WITH ALL FAULTS AND IS NOT COVERED BY ANY DEALER WARRANTY. I UNDERSTAND THAT THE DEALER IS NOT REQUIRED TO MAKE ANY REPAIRS AFTER I BUY THIS VEHICLE. I WILL HAVE TO PAY FOR ANY REPAIRS THIS VEHICLE WILL NEED. (SEE #15 ON REVERSE SIDE)					EQUITY ON TRADE-IN (2)	-3750.00		
DATE _____ SIGNATURE _____					ADDITIONAL DOWN PAYMENT ON DELIVERY (3)	N.A.		
DESCRIPTION OF TRADE-IN					(4)	N.A.		
YEA	01	MAKE	TOYOTA	MODEL	HIGHLANDER	TYPE/DOORS	TOTAL DOWN PAYMENT (1+2+3+4)	-3750.00
MILEAGE		VIN		TAG NO.			EXTENDED SERVICE CONTRACT INCLUDING TAX OF	N.A.
SALESPERSON							BALANCE DUE ON DELIVERY	19033.54

The front and back of this buyer's order, along with other documents signed by Purchaser(s) in connection with this order, comprise the entire agreement between the parties affecting this purchase. No oral agreements or understandings shall be binding. Purchaser(s) acknowledges that he/she has been given the opportunity to review all documents prior to signing them and that he/she has not signed any documents in blank. By executing this Order, Purchaser(s) acknowledges he/she has read all of its terms and has received a fully completed copy. Purchaser(s) certifies he/she is 18 years of age or older. Until made effective, this order is not binding and Purchaser(s) may cancel and recover deposit.

NO LIABILITY INSURANCE INCLUDED UNLESS SPECIFICALLY INDICATED

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FOR SALES INVOLVING DEALER ARRANGED FINANCING ONLY: THIS SALE IS CONDITIONED UPON APPROVAL OF YOUR PROPOSED RETAIL INSTALLMENT SALE CONTRACT AS SUBMITTED TO OR THROUGH THE DEALER. IF THAT PROPOSED RETAIL INSTALLMENT SALE CONTRACT IS NOT APPROVED UNDER THE TERMS AGREED TO WITH THE DEALER, YOU MAY CANCEL THIS SALE AND ANY DOWN PAYMENT AND/OR TRADE-IN YOU SUBMITTED WILL BE RETURNED TO YOU, PROVIDED THAT ANY VEHICLE DELIVERED TO YOU BY THE DEALER PURSUANT TO THIS AGREEMENT IS RETURNED TO THE DEALER IN THE SAME CONDITION AS DELIVERED TO YOU, NORMAL WEAR AND TEAR EXCEPTED, WITHIN TWENTY-FOUR HOURS OF WRITTEN OR ORAL NOTICE TO YOU OF THE CREDIT DENIAL.

FOR SALES INVOLVING DEALER ARRANGED FINANCING/ LEASING ONLY: IF THE DEALER DOES NOT RECEIVE APPROVAL FROM A FINANCIAL SOURCE FOR YOUR PROPOSED RETAIL INSTALLMENT CONTRACT OR LEASE ("CONTRACT") ON TERMS ACCEPTABLE TO DEALER, DEALER MAY CANCEL THE SALE AND THE CONTRACT, AND YOU WILL RETURN THE VEHICLE IN GOOD CONDITION WITHOUT EXCESS MILEAGE. IF YOU FAIL TO RETURN THE VEHICLE DEALER SHALL BE ENTITLED TO REPOSSESS THE VEHICLE AND SHALL HAVE ALL OTHER RIGHTS UNDER TITLE 8.2 OF THE CODE OF VIRGINIA, OTHER STATUTES AND COMMON LAW. Buyer(s)/Lessee(s) acknowledges and represents that he/she possesses a valid driver's license, current motor vehicle liability insurance and assumes risk of loss of the vehicle while in his/her possession.

AGREEMENT TO ARBITRATE DISPUTES: Purchaser(s) and dealer agree that if any Dispute (as defined below) arises, the Dispute will be resolved by binding arbitration by a single arbitrator under the applicable rules of the alternative dispute resolution agency named below, with that arbitrator rendering a written decision with separate findings of fact and conclusions of law. An award by the arbitrator shall be final and binding on all parties to the proceeding. The arbitrator shall apply the substantive law of the Commonwealth of Virginia and the arbitration shall take place in the locality in which Dealer is located. All arbitration costs and expenses shall be borne as determined by the arbitrator. Judgment on an award may be entered by either party in the highest local, state, or federal court, or before any administrative body. If any portion of this agreement is found to be unenforceable, the remainder of the agreement shall remain effective. This Arbitration Agreement will survive payment of Purchaser(s)' obligations in connection with this transaction and any termination, cancellation or performance of the transaction between Purchaser(s) and Dealer.

DISPUTE DEFINED: A Dispute is any question as to whether something must be arbitrated, as well as any allegation concerning a violation of state or federal statute that may be the subject of binding arbitration, any purely monetary claim greater than \$1,000.00 in the aggregate whether contract, tort, or other, arising from the negotiation of and terms of the Buyer's Order, any service contract or insurance product, or any retail installment sale contract or lease (but this arbitration provision does not apply to and shall not be binding on any assignee thereof); provided, however, that your failure to provide consideration to be paid by you (including your failure to pay a note, a dishonored check, failure to provide a trade title, or failure to pay deficiency resulting from additional payoff on trade) as well as our right to retake possession of the vehicle pursuant to this Buyer's Order shall not be considered a Dispute and shall not be subject to arbitration.

THE PARTIES UNDERSTAND THAT THEY ARE WAIVING THEIR RIGHTS TO JURY TRIAL OF ALL DISPUTES BETWEEN THEM NOT SPECIFICALLY EXEMPTED FROM ARBITRATION IN THE ARBITRATION AGREEMENT.

**RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE**

13579

Dealer Number _____ Contract Number _____

Buyer (and Co-Buyer, Name and Address (Including County and Zip Code),	Creditor - Seller (Name and Address)
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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 on the front and back of this contract. You agree to pay the Creditor - Seller (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge 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/Demo	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
USED	2007	TOYOTA COROLLA		<input checked="" type="checkbox"/> personal, family or household <input type="checkbox"/> business <input type="checkbox"/> agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of.
9.24 %	\$ 5151.53	\$ 19033.54	\$ 24185.07	\$ 24185.07
Your Payment Schedule Will Be:				
Number of Payments 63	Amount of Payments 383.89	When Payments Are Due Monthly beginning 03/17/2008		
Or As Follows:				
<p>Late Charge. If payment is not received in full within <u>7</u> days after it is due, you will pay a late charge of <u>5</u> % of the part of the payment that is late.</p> <p>Prepayment. If you pay off all your debt early, you will not have to pay a penalty.</p> <p>Security Interest. You are giving a security interest in the vehicle being purchased.</p> <p>Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.</p>				

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest insurance is required is checked below.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

Credit Life: Buyer Co-Buyer Both
 Credit Disability (Buyer Only)

Premium:
 Credit Life \$ N/A
 Credit Disability \$ N/A

Insurance Company Name _____

Home Office Address _____

Credit life insurance and credit disability insurance are not required to obtain credit (see back). Your decision to buy or not to buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit Disability Insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

ITEMIZATION OF AMOUNT FINANCED	
1. Cash Price (including \$ 443.97 sales tax)	\$ 14963.97 (1)
2. Total Downpayment =	
Trade-In <u>01</u> <u>TOYOTA</u> <u>HIGHLANDER</u>	
(Year) (Make) (Model)	
Gross Trade-In Allowance	\$ 10000.00
Less Pay Off Made By Seller	\$ 13750.00
Equals Net Trade In	\$ 3750.00
+ Cash	\$ N/A
+ Other	\$ N/A
(If total downpayment is negative, enter "0" and see 4H below)	\$ 0.00 (2)
3. Unpaid Balance of Cash Price (1 minus 2)	\$ 14963.97 (3)
4. Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts):	
A. Cost of Optional Credit Insurance	
Paid to Insurance Company or Companies.	
Life \$ <u>N/A</u>	
Disability \$ <u>N/A</u>	\$ N/A
B. Vendor's Single Interest Insurance	
Paid to Insurance Company(ies)	\$ N/A
C. Other Insurance Paid to Insurance Company(ies)	\$ N/A
D. Official Fees Paid to Government Agencies	\$ N/A
1) to <u>ST OF VA</u> for <u>GR REC TAX</u>	\$ 8.57
2) to _____ for _____	\$ N/A
3) to _____ for _____	\$ N/A
E. Government Taxes Not Included in Cash Price	\$ N/A
F. Government License and/or Registration Fees	
G. Government Certificate of Title Fees	\$ 12.00
H. Other Charges (Seller must identify who is paid and describe purpose.)	\$ 10.00
1) to <u>VA CREDIT</u> for <u>Prior Credit or Lease Balance</u>	\$ 3750.00
2) to _____ for _____	\$ N/A
3) to _____ for _____	\$ N/A
4) to <u>SELLER</u> for <u>PROCESS FEE</u>	\$ 299.00
5) to _____ for _____	\$ N/A
6) to _____ for _____	\$ N/A
7) to _____ for _____	\$ N/A
8) to _____ for _____	\$ N/A
Total Other Charges and Amounts Paid to Others on Your Behalf	\$ 4079.57 (4)
5. Amount Financed (3 + 4)	\$ 19033.54 (5)

Other Insurance

Type of Insurance _____ Term _____

Premium \$ N/A

Insurance Company Name _____

Home Office Address _____

I want the insurance checked above.

Buyer Signature _____ Date _____

Co-Buyer Signature _____ Date _____

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE.

Returned Check Charge: If any check you give us is dishonored, we may, at our option, charge you \$ 35.

VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in Item 4B of the ITEMIZATION OF AMOUNT FINANCED. The coverage is for the initial term of the contract. See Section 7 on the back for more information.

OPTION: You pay no finance charge if the amount financed, item 5, is paid in full on or before N/A, Yes N/A. SELLERS INITIALS _____

NO COOLING OFF PERIOD

State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

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.