

Unless you default, you may keep possession of the collateral and use it in any lawful manner consistent with this agreement or with the insurance policy on the collateral. You understand that we have certain rights and legal remedies available to us under the Arizona Uniform Commercial Code and other applicable laws, and that we may use these rights to enforce payment if you default. In that event, you will, at our request, assemble the collateral and make it available to us at a place of our choosing. If we decide to waive this default, it will not constitute waiver of any other subsequent defaults.

11. *Attorney-In-Fact:* You hereby irrevocably appoint us as your Attorney-In-Fact to perform any acts which we feel are necessary to protect the collateral and the security interest which this agreement covers.
12. *Severability:* If the law makes any item(s) of this agreement unenforceable, the other terms remain in full force and effect.
13. *Return of Documents:* The title to the vehicle and a lien release will be mailed to you (at the address on the title) within ten (10) business days after the loan has been paid in full. If you would like the title mailed within five (5) business days after payment in full, you agree to pay a \$250 expediting fee. If you would like the title mailed within one (1) business day after payment in full, there will be a \$500 expediting fee. Any expediting fee must be paid in full when the expedited service is requested.
14. ***JURY WAIVER. BOTH YOU AND WE HEREBY WAIVES, TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, ANY RIGHT IT MAY HAVE TO A TRIAL BY JURY IN ANY LEGAL PROCEEDING DIRECTLY OR INDIRECTLY ARISING OUT OF OR RELATING TO THIS AGREEMENT OR THE TRANSACTIONS CONTEMPLATED HEREBY (WHETHER BASED ON CONTRACT, TORT OR ANY OTHER THEORY). EACH PARTY HERETO (A) CERTIFIES THAT NO REPRESENTATIVE, AGENT OR ATTORNEY OF ANY OTHER PARTY HAS REPRESENTED, EXPRESSLY OR OTHERWISE, THAT SUCH OTHER PARTY WOULD NOT, IN THE EVENT OF LITIGATION, SEEK TO ENFORCE THE FOREGOING WAIVER AND (B) ACKNOWLEDGES THAT BOTH PARTIES ARE ENTERING INTO THIS AGREEMENT BASED ON, AMONG OTHER THINGS, THE MUTUAL WAIVERS AND CERTIFICATIONS IN THIS SECTION.***
15. *No Class Action:* Any action you might ever bring against us or any party related to us, or any agent, beneficiary, employee, officer, director, member or contractor of us or any party related to us, or any combination thereof, may be brought by you individually only, and not as part of a group or class. We, all parties related to us and all of such agents, beneficiaries, employees, officers, directors, members and contractors, are expressly made a third party beneficiary of this provision.
16. *Severability:* If the law makes any term of this agreement unenforceable, the other terms remain in full force and effect.
17. *Indemnification:* You agree that you bear the entire risk of loss to the vehicle prior to repossession of it by us and agree to indemnify and hold us harmless from any and all claims, causes of action or complaints for property damages or personal injuries or death arising from the operation of the vehicle during that time.
18. *Integrated Contract:* This agreement sets forth all of the agreements between you and us, and no other agreements, representations or warranties of any kind other than those expressly set forth herein shall be binding on either you or us.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS:

We respect the privacy of our customers and we are committed to treating customer information responsibly. We collect "non-public personal information" about you from the following sources; 1) information we receive from you on applications or other forms, 2) information about your transactions with us, and 3) information contained within credit reports we receive.

We do not disclose any non-public information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and service to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your on-public personal information.

POST MATURITY INTEREST:

Interest will continue to accrue at the Annual Finance Rate on all unpaid amounts owed to us under this contract and on the balance of this note not paid at maturity, including maturity by acceleration or default.

X _____
Borrower's Initials

X _____
Borrower's Initials