

**RETAIL INSTALLMENT SALE CONTRACT
SIMPLE FINANCE CHARGE**

OTHER AGREEMENTS
TRD LAVOR

Dealer Number _____ Contract Number _____

79548

Buyer (and Co-Buyer) Name and Address (Including County and Zip Code) LAS CRUCES NM 88005	Creditor - Seller (Name and Address) BRAUDRY RV P.O. BOX 27047 TUCSON AZ
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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	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
U	2001	DIPLONAT 407BD	38930	1RP12061212012521	<input checked="" type="checkbox"/> personal, family or household <input type="checkbox"/> business <input type="checkbox"/> agricultural

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
0.00 %	\$ N/A	\$ 136510.40	\$ N/A	\$ 5000.00 is \$ 141510.40

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
1	136510.40	Monthly beginning 13 OCT 2005

Or As Follows:

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of \$10.00 or 5% of the part of the payment that is late, whichever is less. If the vehicle is purchased for commercial use, the late charge will be 5% of the part of the payment that is late.

Prepayment. If you pay off all your debt early, you will not have to pay a penalty.

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 and security interest.

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. 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.

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. Your decision to buy or not 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 \$ 3956.41 sales tax and prior credit or lease balance of \$ N/A) \$ 135836.80 (1)

2. Total Downpayment =

Trade-In (Year/Make/Model)	
Gross Trade-In Allowance	\$ N/A
Less Pay Off Made By Seller to	\$ N/A
Equals Net Trade In	\$ 0.00
+ Cash	\$ 5000.00
+ Other	\$ N/A
(If total downpayment is negative, enter "0" and see prior credit or lease balance, item 1, above)	\$ 5000.00 (2)

3. Unpaid Balance of Cash Price (1 minus 2) \$ 130836.80 (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 the Insurance Company or Companies:	
Life	\$ N/A
Disability	\$ N/A
B Other Insurance Paid to the Insurance Company	GOOD SAV \$ 3856.00
C Official Fees Paid to Government Agencies	\$ N/A
D Government Taxes Not Included in Cash Price	\$ N/A
E Government License and/or Registration Fees (Identify)	\$ 19.60
F Government Certificate of Title Fees	\$ 4.00
G Other Charges (Seller must identify who is paid and describe purpose)	
to NATIONAL PROGRAMS TIRE WARR	\$ 1495.00
to UNITED SERVICE FOR PRO. PRO CARE MAINT	\$ N/A
to CLASSIC GAP for GAP WARRANTY	\$ N/A
to BRAUDRY RV for DOC FEES	\$ 299.00
Total Other Charges and Amounts Paid to Others on Your Behalf	\$ 5673.60 (4)

5. Amount Financed (3 + 4) \$ 136510.40 (5)

If the "Amount Financed" exceeds \$25,000 or if the motor vehicle is primarily for commercial use, the "Amount Financed" is also the "Final Cash Price Balance" and the "Total of Payments" is also the "Time Balance"

Other Insurance

_____ \$ N/A _____ Term _____

Type of Insurance _____ Premium \$ _____

Insurance Company Name _____

Home Office Address _____

I want the insurance checked above.

Buyer Signature _____ Date 10/28/05

Co-Buyer Signature _____ Date 10/28/05

Returned Check Charge: You agree to pay a charge of \$25, plus actual charges assessed by a financial institution, if any check you give us is dishonored.

ACCESSORIES:

TYRON	1795
PERNA PLATE	1695
ALARM	8
TRIAD	995
DIAMIN FUSION	0
CLEAR SHIELD BRA	1495

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

FOR USED VEHICLES ONLY

The Seller hereby warrants that this vehicle will be fit for the ordinary purposes for which the vehicle is used for 15 days or 500 miles after delivery, whichever is earlier, except with regard to particular defects disclosed on the first page of this agreement. You (the purchaser) will have to pay up to \$25.00 for each of the first two repairs if the warranty is violated.

ATTENTION PURCHASER: SIGN HERE ONLY IF THE DEALER TOLD YOU THAT THIS VEHICLE HAS THE FOLLOWING PROBLEM(S) AND THAT YOU AGREE TO BUY THE VEHICLE ON THOSE TERMS:

ATENCION COMPRADOR: FIRME AQUI SOLAMENTE SI EL VENDEDOR TE HA DICHO QUE EL VEHICULO TIENE EL SIGUIENTE PROBLEMA(S) Y QUE USTED ESTA DE ACIERTO DE COMPRA EL VEHICULO BAJO ESTOS TERMINOS: