

LAW 553-OR-ARB-eps 1/26

RETAIL INSTALLMENT CONTRACT - SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)

Buyer Name and Address (Including County and Zip Code) JESSICA JAVOR 1313 NE 134TH AVE PORTLAND, OR 97230 MULTNOMAH Cell: (321)448-2029 Email: jjavor10@gmail.com	Co-Buyer Name and Address (Including County and Zip Code) N/A Cell: N/A Email: N/A	Seller-Creditor (Name and Address) ARMSTRONG SUBARU 1305 Ne 3rd St McMinnville, OR 97128
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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 in this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds 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	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
NEW	2026	SUBARU CROSSTREK	5	JF2GUSGD5T8261719	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

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
2.90 %	\$ 3,323.09	\$ 34,653.16	\$ 37,976.25	\$ 2,200.00 is \$ 40,176.25

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.

Your Payment Schedule Will Be: (e) means an estimate

Number of Payments	Amount of Payments	When Payments Are Due
75	\$ 506.35	MONTHLY beginning 08/01/2026
N/A	\$ N/A	N/A
N/A		

Used Car Buyers Guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.
 Spanish Translation: Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5 % of the part of the payment that is late.
Prepayment. If you pay 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.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Returned Payment Charge: You agree to pay a charge of \$ 35.00 if any check or electronic payment you make is returned unpaid.

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, concealment, skip). 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.

Agreement to Arbitrate: By signing below, you agree that, pursuant to the Arbitration Provision on page 5 of this contract, you or we may elect to resolve any dispute by neutral, binding arbitration and not by a court action. See the Arbitration Provision for additional information concerning the agreement to arbitrate.

Buyer Signs X _____ Co-Buyer Signs X _____ N/A

Buyer Signs X _____ Co-Buyer Signs X _____ N/A LAW 553-OR-ARB-eps 1/26 v1 Page 1 of 6

ITEMIZATION OF AMOUNT FINANCED

1	Cash Price (including \$ 270.16 sales tax)	\$ 32,100.16 (1)
2	Total Downpayment =	
	Trade-in <u>2015 CHEVROLET SONIC</u>	
	(Year) (Make) (Model)	
	Gross Trade-In Allowance	\$ 1,700.00
	Less Pay Off Made By Seller to <u>N/A</u>	\$ N/A
	Equals Net Trade In	\$ 1,700.00
	+ Cash	\$ N/A
	+ Other <u>REBATE</u>	\$ 500.00
	+ Other <u>N/A</u>	\$ N/A
	+ Other <u>N/A</u>	\$ N/A
	(If total downpayment is negative, enter "0" and see 4I below)	\$ 2,200.00 (2)
3	Unpaid Balance of Cash Price (1 minus 2)	\$ 29,900.16 (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 \$ N/A	
	Disability \$ N/A	\$ N/A
B	Vendor's Single Interest Insurance Paid to Insurance Company	\$ N/A
C	Other Optional Insurance Paid to Insurance Company or Companies	\$ N/A
D	Official Fees Paid to Government Agencies	
	to <u>N/A</u> for <u>N/A</u>	\$ N/A
	to <u>N/A</u> for <u>N/A</u>	\$ N/A
	to <u>N/A</u> for <u>N/A</u>	\$ N/A
E	Optional Gap Contract	\$ 695.00
F	Government Taxes Not Included in Cash Price	\$ N/A
G	Government License and/or Registration Fees	
	LICENSE AND/OR REGISTRATION FEES	\$ 572.00
H	Government Certificate of Title Fees	\$ 106.00
I	Other Charges (Seller must identify who is paid and describe purpose)	
	to <u>N/A</u> for Prior Credit or Lease Balance	\$ N/A
	to <u>ARMSTRONG SUBARU</u> for <u>DOC FEE</u>	\$ 200.00
	to <u>SUBARU SVC</u> for <u>SERVICE CONTRACT</u>	\$ 3,180.00
	to <u>N/A</u> for <u>N/A</u>	\$ N/A
	to <u>N/A</u> for <u>N/A</u>	\$ N/A
	to <u>N/A</u> for <u>N/A</u>	\$ N/A
	to <u>N/A</u> for <u>N/A</u>	\$ N/A
	to <u>N/A</u> for <u>N/A</u>	\$ N/A
	to <u>N/A</u> for <u>N/A</u>	\$ N/A
	to <u>N/A</u> for <u>N/A</u>	\$ N/A
	to <u>N/A</u> for <u>N/A</u>	\$ N/A
	to <u>N/A</u> for <u>N/A</u>	\$ N/A
	to <u>N/A</u> for <u>N/A</u>	\$ N/A
	to <u>N/A</u> for <u>N/A</u>	\$ N/A
	Total Other Charges and Amounts Paid to Others on Your Behalf	\$ 4,753.00 (4)
5	Amount Financed (3 + 4)	\$ 34,653.16 (5)

OPTION: You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A, Year N/A. SELLER'S INITIALS N/A

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. Your decision to buy or not buy a gap contract will not affect the credit terms or our decision to sell the vehicle or extend credit to you. If you choose to buy a gap contract, the charge is shown in line item 4E of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.

Term 75 Mos. SUBARU GAP Name of Gap Contract

I want to buy a gap contract.

Buyer Signs

Buyer Signs Co-Buyer Signs N/A

Insurance. You may buy the physical damage insurance this contract requires from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit.

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 Co-Buyer Both

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name N/A

Home Office Address N/A

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.

Other Optional Insurance

N/A N/A

Type of Insurance Term

Premium \$ N/A

Insurance Company Name N/A

Home Office Address N/A

N/A N/A

Type of Insurance Term

Premium \$ N/A

Insurance Company Name N/A

Home Office Address N/A

Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.

I want the insurance checked above.

N/A N/A

Buyer Signature Date

N/A N/A

Co-Buyer Signature Date

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

OTHER IMPORTANT AGREEMENTS

1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment to the earned and unpaid part of the Finance Charge, to the unpaid part of the Amount Financed and to other amounts you owe under this contract in any order we choose as the law allows.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security Interest.**

You give us a security interest in:

 - The vehicle and all parts or goods put on it;
 - All money or goods received (proceeds) for the vehicle;
 - All insurance, maintenance, service, or other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.

This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.
- d. **Insurance you must have on the vehicle.**

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. You agree to name us on your insurance policy as loss payee.

WARNING

Unless you provide us with evidence of the insurance coverage as required by our contract or loan agreement, we may purchase insurance at your expense to protect our interest. This insurance may, but need not, also protect your interest. If the collateral becomes damaged, the coverage we purchase may not pay any claim you make or any claim made against you. You may later cancel this coverage by providing evidence that you have obtained property coverage elsewhere.

You are responsible for the cost of any insurance purchased by us. The cost of this insurance may be added to your contract. If the cost is added to your contract, the interest

rate on the underlying contract will apply to this added amount. The effective date of coverage may be the date your prior coverage lapsed or the date you failed to provide proof of coverage.

The coverage we purchase may be considerably more expensive than insurance you can obtain on your own and may not satisfy any need for property damage coverage or any mandatory liability insurance requirements imposed by applicable law.

If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

- e. **What happens to returned insurance, maintenance, service, or other contract charges.** If we get a refund of insurance, maintenance, service, or other contract charges, you agree that we may subtract the refund from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- a. **You may owe late charges.** You will pay a late charge on each late payment as shown on page 1 of this contract. Acceptance of a late payment or late charge does not excuse your late payment or mean that you may keep making late payments. If you pay late, we may also take the steps described below.
- b. **You may have to pay all you owe at once.** If you break your promises (default), we may demand that you pay all you owe on this contract at once. Default means:
 - You do not pay any payment on time;
 - You give false, incomplete, or misleading information during credit application;
 - You start a proceeding in bankruptcy or one is started against you or your property; or
 - You break any agreements in this contract.

The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.
- c. **You may have to pay collection costs.** If we refer this contract for collection to an attorney who is not our salaried employee, you will pay the attorney's fee, plus the court costs and disbursements. You will also pay any collection costs we incur as the law allows.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully and the law allows it. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.
- f. **We will sell the vehicle if you do not get it back.** If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle. We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us, unless the law provides otherwise. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

g. **What we may do about optional insurance, maintenance, service, or other contracts.** This contract may contain charges for optional insurance, maintenance, service, or other contracts. If we demand that you pay all you owe at once or we repossess the vehicle, you agree that we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe or repair the vehicle. If the vehicle is a total loss because it is confiscated, damaged, or stolen, we may claim benefits under these contracts and cancel them to obtain refunds of unearned charges to reduce what you owe.

4. WARRANTIES SELLER DISCLAIMS

The following paragraph does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. The following paragraph also does not apply at all if the vehicle is a new vehicle you bought primarily for personal, family, or household use.

Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or of fitness for a particular purpose.

5. SERVICING AND COLLECTION CONTACTS

In consideration of our extension of credit to you, you agree to provide us your contact information for our servicing and collection purposes. You agree that we may use this information to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. You also agree that we may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you. You agree to allow our agents and service providers to contact you as agreed above.

You agree that you will, within a reasonable time, notify us of any change in your contact information.

6. APPLICABLE LAW

Federal law and the law of the state of Oregon apply to this contract.

7. NEGATIVE CREDIT REPORT NOTICE

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Seller's Right to Cancel. The law gives us ten (10) calendar days to assign this contract to a financing source on the terms agreed to in this contract. If we are unable to do so, then we may choose to accept the contract on its terms or the contract is void. If the contract is void:

- (i) We will provide you with notice that a financing source has not agreed to buy the contract on its terms and that we have chosen to void the contract.
- (ii) You must return the vehicle to us. You must also pay us the fair market value of any (a) damage to the vehicle, (b) excessive wear and tear on the vehicle, or (c) loss of the vehicle that occurs between the date you take possession of the vehicle and the date you return the vehicle to us.
- (iii) If we have not sold your trade-in vehicle: We will return it to you along with all other items of value received from you as part of this contract. If we have paid off any outstanding balance owed on your trade-in vehicle, then we will finance the amount we paid under the terms of your prior credit contract as required by law.
- (iv) If we have sold your trade-in vehicle: We will pay you: (a) the Gross Trade-In Allowance shown in the Itemization of Amount Financed, (b) the amount we pay for any outstanding balance owed on your trade-in vehicle, or (c) the amount we received for selling your trade-in vehicle, whichever is more. We will also return any other items of value received from you as part of this contract. If we have paid any outstanding balance owed on your trade-in vehicle, we will reduce what we owe you by the amount we paid.
- (v) You must make arrangements with us to satisfy any liabilities described above.

ARBITRATION PROVISION
PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS

- 1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN YOU AND US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.**
- 2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.**
- 3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.**

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, any allegation of waiver of rights under this Arbitration Provision, and the arbitrability of the claim or dispute), between you and us or our employees, agents, successors or assigns, which arises out of or relates to your credit application, purchase or condition of this Vehicle, this contract or any resulting transaction or relationship (including any such relationship with third parties who do not sign this contract) shall, at your or our election, be resolved by neutral, binding arbitration and not by a court action. If federal law provides that a claim or dispute is not subject to binding arbitration, this Arbitration Provision shall not apply to such claim or dispute. Any claim or dispute is to be arbitrated by a single arbitrator only on an individual basis and not as a plaintiff in a collective or representative action, or a class representative or member of a class on any class claim. The arbitrator may not preside over a consolidated, representative, class, collective, injunctive, or private attorney general action. You expressly waive any right you may have to arbitrate a consolidated, representative, class, collective, injunctive, or private attorney general action. You or we may choose the American Arbitration Association (www.adr.org) or National Arbitration and Mediation (www.namadr.com) as the arbitration organization to conduct the arbitration. If you and we agree, you or we may choose a different arbitration organization. You may get a copy of the rules of an arbitration organization by contacting the organization or visiting its website.

Arbitrators shall be attorneys or retired judges and shall be selected pursuant to the applicable rules. The arbitrator shall apply governing substantive law and the applicable statute of limitations. The arbitration hearing shall be conducted in the federal district in which you reside unless the Seller-Creditor is a party to the claim or dispute, in which case the hearing will be held in the federal district where this transaction was originated. We will pay the filing, administration, service, or case management fee and the arbitrator or hearing fee up to a maximum of \$5,000, unless the law or the rules of the chosen arbitration organization require us to pay more. You and we will pay the filing, administration, service, or case management fee and the arbitrator or hearing fee over \$5,000 in accordance with the rules and procedures of the chosen arbitration organization. The amount we pay may be reimbursed in whole or in part by decision of the arbitrator if the arbitrator finds that any of your claims is frivolous under applicable law. Each party shall be responsible for its own attorney, expert and other fees, unless awarded by the arbitrator under applicable law. If the chosen arbitration organization's rules conflict with this Arbitration Provision, then the provisions of this Arbitration Provision shall control. Any arbitration under this Arbitration Provision shall be governed by the Federal Arbitration Act (9 U.S.C. §§ 1 et seq.) and not by any state law concerning arbitration. Any award by the arbitrator shall be in writing and will be final and binding on all parties, subject to any limited right to appeal under the Federal Arbitration Act.

You and we retain the right to seek remedies in small claims court for disputes or claims within that court's jurisdiction, unless such action is transferred, removed or appealed to a different court. Neither you nor we waive the right to arbitrate any related or unrelated claims by filing any action in small claims court, or by using self-help remedies, such as repossession, or by filing an action to recover the vehicle, to recover a deficiency balance, or for individual or statutory public injunctive relief. Any court having jurisdiction may enter judgment on the arbitrator's award. This Arbitration Provision shall survive any termination, payoff or transfer of this contract. If any part of this Arbitration Provision, other than waivers of class rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. You agree that you expressly waive any right you may have for a claim or dispute to be resolved on a class basis in court or in arbitration. If a court or arbitrator finds that this class arbitration waiver is unenforceable for any reason with respect to a claim or dispute in which class allegations have been made, the rest of this Arbitration Provision shall also be unenforceable.

Buyer Signs _____ Co-Buyer Signs _____ N/A _____

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding.

Buyer Signs **X** _____ Co-Buyer Signs **X** _____ N/A _____

If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.

See the rest of this contract for other important agreements.

NOTICE: The seller intends to sell this contract to JP MORGAN CHASE BANK 700 KANSAS LANE, LA4-4041 MONROE, LA 71203 which, if it buys the contract, will become the owner of the contract and your creditor. After the sale of this contract, all questions concerning either terms of the contract or payments should be directed to the buyer of the contract at the address indicated above.

NOTICE TO THE BUYER

Do not sign this contract before you read it or if it contains any blank space, except that:

- (1) If delivery of the motor vehicle or mobile home is to be made to you after this contract is signed, the serial number or other identifying information and the due date of the first installment may be filled in at the time of delivery; and
- (2) If the name of the financing agency is not known at the time the contract is executed, the name of the financing agency may be inserted in the contract on or about the date the name of the financing agency is known.

You are entitled to a copy of this contract.

You have the right to pay in advance the full amount due and if you do so you may save a portion of the finance charge.

CONSUMER PAPER

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You acknowledge that you have read both sides of this contract, including the arbitration provision on page 5, before signing below. You confirm that you received a completely filled-in copy when you signed it.

RETAIL INSTALLMENT CONTRACT

Buyer Signs **X** _____ Date 06/17/2026 Co-Buyer Signs **X** _____ N/A _____ Date _____ N/A _____

Buyer Printed Name JESSICA JAVOR Co-Buyer Printed Name N/A

If the "business" use box is checked in "Primary Use for Which Purchased": Print Name N/A Title N/A

Co-Buyers and Other Owners – A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here **X** _____ N/A _____ Address _____ N/A _____

Seller signs ARMSTRONG SUBARU Date 06/17/2026 By **X** _____ Title F&I MNGR

Seller assigns its interest in this contract to JP MORGAN CHASE BANK (Assignee) under the terms of Seller's agreement(s) with Assignee.

Assigned with recourse Assigned without recourse Assigned with limited recourse

Seller ARMSTRONG SUBARU

By **X** _____ Title FINANCE MANAGER

**SUBARU**

Added Security® Service Agreement and Registration Application

No. **OR** 8268411

Vehicle	Vehicle Identification Number JF2GUSGD5T8261719		Year 2026	Model TRE 26
	Point of Sale Mileage 5 (No Tenths)	Subaru Limited Warranty Start Date subject to verification by Subaru of America, Inc. 17-JUN-26		Added Security Purchase Date 17-JUN-26
	Dealer Name ARMSTRONG SUBARU			Dealer Code 403374
	Address 1315 NE 3RD ST,		City MCMINNVILLE	State OR Zip 97128

Coverage Selected	NEW SUBARU PLAN			
	Coverage:	New Gold Plus		The New Added Security coverage period is measured from the Subaru Limited Warranty start date and at 0 miles. The coverage period expires when the selected time or mileage limit is reached (whichever occurs first) regardless of the date or mileage at the time of the New Added Security purchase.
	Coverage Term:	96 Months/80,000		
	Deductible	\$	100	

Charges	BASIC CHARGE	SURCHARGE	SUBTOTAL	SALES TAX (IF ANY)	TOTAL CHARGES
	3180.00	0.00	3180.00	11.45	3191.45
	Ten Pay Plan Selected: No				

Owner	Name JESSICA JAVOR		Phone (254)278-8121
	Address 1313 NE 134TH AVE		
	City PORTLAND	State OR	Zip 97230
	Email jjavor10@gmail.com		

Complete the section below only if the plan charge is included in the vehicle lease or financing

Lienholder	Name JPMORGAN CHASE BANK NA		Phone
	Address PO BOX 901098		
	City FORT WORTH	State TX	Zip 76101

IMPORTANT NOTICES TO OWNER

THIS IS NOT A CONTRACT OF INSURANCE. The purchase of this Agreement is not required in order to purchase or obtain financing of your car. Retain this Registration Application as evidence that you applied for the plan indicated above. This Registration Application is subject to acceptance by Subaru of America Services, Inc., who will upon acceptance, issue and send you a Registration form. IF YOU DO NOT RECEIVE THE ADDED SECURITY REGISTRATION FORM WITHIN 45 DAYS, PLEASE CALL US AT 800-932-0636 OR SEND A PHOTOCOPY OF THIS REGISTRATION APPLICATION TO:

Subaru of America Services, Inc. – P.O. Box 6000 – Cherry Hill, NJ 08034-6000

ACKNOWLEDGMENT

I verify the accuracy of the above information and have received a copy of the registration application and service agreement. I understand that Added Security is a service Agreement. It is not an insurance policy or a warranty or a guaranty and purchase of this Agreement is not required to purchase a vehicle or obtain financing. If this vehicle is registered in a company name, I certify that it is not used commercially. I agree that proper maintenance of the above described vehicle in accordance with factory recommendations is a condition of coverage under this Agreement. I understand that my service Agreement term includes any periods of applicable manufacturer's warranties. I understand that the service Agreement is transferable to a subsequent private owner provided timely application is made to Subaru of America Services, Inc. See "What This Agreement Does Not Cover" below for pre-existing conditions not covered.

OCCURRENCES PRIOR TO THE ADDED SECURITY PURCHASE DATE ARE NOT COVERED UNDER ADDED SECURITY.

Owner's Signature	I acknowledge that the deductible amount for covered repairs is:	
Date 06-17-26	MM-DD-YY	\$ 100
Owner's Initials		

AUTHORIZED SUBARU DEALER - This Agreement was offered for review to the buyer prior to purchase. This vehicle qualifies for the above selected Added Security plan.

THIS REGISTRATION APPLICATION WILL NOT BE ACCEPTED WITHOUT OWNER AND DEALER SIGNATURES. Any changes or corrections must be initialed by owner and dealer.

Dealer's Signature	Date 06-17-26
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AS-28 OR E (New) 1/17

Added Security® Service Agreement

KEY TERMS

(when used, Key Terms will appear in dark print)

1. **Agreement** means the Added Security extended **Service Agreement** you purchased for your car.
2. **Agreement Effective Date** means the date you purchased this **Agreement**.
3. **Breakdown or Mechanical Breakdown** means the operational or structural failure of any covered original factory-installed part or Subaru replacement part due to a defect in materials or workmanship, or normal wear and tear of covered parts.
4. **Cost** means the usual and fair charges for the parts and labor necessary to repair or replace (at our option) the parts covered. Replacement parts will be new or remanufactured genuine Subaru parts if available or parts of the same quality as the covered parts.
5. **Deductible** means the amount selected on the Registration Application and on your **Registration Form** that you must pay per **breakdown**. We will subtract that sum from the **cost** incurred to remedy any **breakdowns** during a repair visit.
6. **Mileage and Odometer Miles** means the actual miles your car has traveled as recorded on an unaltered odometer.
7. **Provider** means the obligor or party responsible to you for benefits under this **Agreement**.
8. **The Provider** of the **Service Agreement** is **Subaru of America Services, Inc.**, a wholly-owned subsidiary of Subaru of America, Inc., P. O. Box 6000, Cherry Hill, NJ, 08034-6000, (800) 932-0636.
9. **Registration Form** means the document which must be attached to and forms a part of the **Agreement**. It contains important information regarding your **Agreement** and will be mailed to you upon acceptance of your **Registration Application**.
10. **Selling Dealer** means the Subaru dealer that originally sold you the **Agreement**.
11. **Subaru Limited Warranty** means the printed new car warranty originally issued by **Subaru of America, Inc.** for your car.
12. **Vehicle Maintenance Log** means the last page located in your **Added Security Agreement** provided for your convenience to track your regularly scheduled maintenance. Proof of maintenance may be required under this **Agreement**.
13. **We, us and our** mean **Subaru of America Services, Inc.** or its representative(s).
14. **You and your** mean the owner of the vehicle as shown on the **Agreement** and **Registration Application** and on your **Registration Form**, or the person to whom the **Agreement** is properly transferred.
15. **Your Car** means the Subaru vehicle shown on the **Registration Application** form signed by you and on your **Registration Form**.

WHAT THIS AGREEMENT COVERS

Coverage I - Mechanical Breakdown Assembly / Parts Covered

Classic Plan (1-10)

During the term of the **Agreement**, we will pay the **cost** of any **breakdown** of the following parts less your **deductible**:

1. **Engine:** Engine block, cylinder heads, all internal lubricated parts, camshaft drive belts, intake manifold, flywheel, valve covers, oil sending unit, oil pan, oil pump, motor mounts, seals and gaskets. Turbo charger assembly including vanes, shaft and bearings, turbocharger housing if damaged as a result of a mechanical failure of covered internal turbo charger parts, fuel injection system including fuel injectors, air flow meter, seals and gaskets.
2. **Transmission:** Transaxle case, all internal parts, torque converter, modulator, transmission mounts, seals, gaskets and transmission control module (TCM).
3. **Front Wheel Drive:** Final drive housing, all internal parts, axle shafts, constant velocity joints, front hub bearings, double offset joints, seals, and gaskets.
4. **All Wheel-Drive (AWD):** Rear differential assembly, all internal parts, axle shafts, constant velocity joints, double offset joints, propeller shaft, center support bearings, universal joints, wheel bearings and spindle, rear torsion bars and control arms, seals and gaskets.
5. **Cooling & Fuel:** Radiator, heater core, engine fans and fan motors, water pump, fuel pump, fuel lines, fuel tank, and fuel sending unit.
6. **Steering:** Steering rack assembly, all internal parts, steering column shaft and coupling, universal joints, power steering pump, seals and gaskets.
7. **Front Suspension:** MacPherson struts, transverse links/control arms, shafts and bushings, ball joints, steering knuckles, wheel bearings, stabilizer bar and bushings, seals and gaskets.
8. **Brakes:** Master cylinder, power brake assist unit, anti-lock braking system, traction control system, wheel cylinders, pressure holding valve (hill holder), hydraulic lines and fittings, disc brake calipers, seals and gaskets.
9. **Electrical:** Alternator, voltage regulator, ignition coil, starter motor and solenoid, wiring harnesses, engine management control unit, electronic temperature control, power door locks, sunroof motor, power window motors and regulators, power mirror motors, windshield wiper motors, heater blower motor and switch, digital instrumentation cluster, trip computer, clock, analog dash gauges, speedometer head, horns, electrical relays and manually operated switches.
10. **Air Conditioning:** Compressor, clutch and pulley, receiver/dryer, condenser, evaporator, expansion valve (orifice), blower motor and compressor seal (covered if factory installed or approved).

All parts not listed under **Parts Covered** are not covered under this **Agreement**. Examples of those items that are not covered are: Battery, clutch disc, tires, brake drums, disc brake rotors, brake shoes or pads, shock absorbers, oil, grease, coolant or air conditioner refrigerant, hoses, belts and pulleys.

Gold Plus Plan Upgrade

During the term of the **Agreement**, we will pay the **cost** of any **breakdown** less your **deductible**, except for the following:

Scheduled maintenance services and parts described in the *Subaru Limited Warranty and Maintenance* booklet for your vehicle and other normal maintenance services and parts including engine tune-up, suspension alignment, wheel balancing, filters, lubricants, engine coolant, fluids, wiper blades, belts, hoses, spark plugs, brake pads, linings and shoes, clutch disc and recharging of the air conditioning system, unless in conjunction with the replacement of a covered air conditioning part.

Other parts not covered are glass, weatherstrips, lenses, sealed beams, light bulbs, tires, hard and soft trim, moldings, bright metal, upholstery, paint, exhaust system, catalytic converter, brake rotors and drums, shock absorbers, air suspension assembly, battery, rust damage, wind noise, squeaks, rattles and cable or linkage adjustments. Accessories are covered only if factory installed or approved.

Coverage II - Car Rental Expense (All Plans) When a covered **breakdown** disables your car, making it inoperable or unsafe to drive, and that **breakdown** requires your car to be in a shop overnight for covered repairs, we will pay your actual expenses to rent a replacement car up to \$40 per day for a maximum of \$200, per any one **breakdown**. We will only pay for the period of time required to repair or replace the covered part. The replacement car must be obtained from a dealer or rental agency.

Coverage III - Towing and Road Service* (Classic Plans)

When a covered **breakdown** disables your car, making it inoperable or unsafe to drive, we will reimburse your actual expenses to obtain towing and emergency road service labor up

to \$50, per covered **breakdown**, provided such towing and road service was performed from or at the scene of the **breakdown**. Emergency towing will be back to the nearest authorized Subaru dealership or repair facility (within 25 miles of the closest dealer). Emergency road service includes a flat tire change (with your good, inflated spare), battery boost (jump-start for weak or dead battery), emergency fuel delivery (cost covered up to two gallons for regular fuel if you have run out of gas), winching (within 25 ft. of a public road), and lockout assistance to access the locked vehicle (coverage would not include key replacement or repair). The Emergency Towing Service, Road Service and Lockout Service are limited to one **breakdown** on your car, for the same cause, during any consecutive 7-day period. Services are limited to cases where your car is unable to proceed safely under its own power, either from premises or a normally traveled, paved public street, highway or parking area, and not for routine maintenance; service coverage excludes vehicles used for commercial purposes. Vehicles with attached trailers requiring towing services may be subject to additional charges. During the Added Security coverage period, the towing/road service provider can be Cross Country Motor Club (CCMC) or a provider of your choosing. CCMC can be reached at 1-800-261-2155. You may also choose to arrange for these services on your own. In all cases, you must pay for the service and submit a claim for reimbursement. Please contact Subaru Customer Retailer Services at 1-800-782-2783 to initiate a claim for reimbursement, up to \$50.

Towing and Road Service* (Gold Plus Plans)

Along with this **Agreement**, you receive the added benefit of motor club membership provided by Cross Country Motor Club (CCMC), as referenced in your CCMC membership brochure. When a covered **breakdown** disables your car, making it inoperable or unsafe to drive, your membership in the CCMC will provide for towing and roadside services of up to \$100 per covered **breakdown**, as described in your membership brochure, including emergency towing to the nearest authorized Subaru dealership or repair facility (within 25 miles of the closest dealer). In addition, during the coverage term of this **Agreement**, you are eligible for the following services for your car: a flat tire change (with your good inflated spare), battery boost (jump-start for weak or dead battery), emergency fuel delivery (cost covered up to two gallons for regular fuel if you have run out of gas), winching (within 25 ft. of a public road), and lockout assistance to access the locked vehicle (coverage would not include key replacement or repair). The Emergency Towing Service, Road Service and Lockout Service are limited to cases where your car is unable to proceed safely under its own power, either from premises or a normally traveled, paved public street, highway or parking area, and not for routine maintenance; service coverage excludes vehicles used for commercial purposes. Vehicles with attached trailers requiring towing services may be subject to additional charges. Your membership brochure is available at www.crosscountrymotorclub.com/sas-terms, or by requesting a mailed copy by contacting Cross Country at 1-800-261-2155.

Coverage IV - Traveler Assistance Benefits* (Gold Plus Plan only)

With your membership in CCMC, you are also eligible for the following additional benefits, as described in your CCMC membership brochure: Computerized Lost Key Retrieval System, Trip Routing and Map Service, Auto Rental Discounts, location of the nearest Subaru dealer, hotel, travel or rental car agency, and other benefits. Certain of these benefits are not available in every state. Please refer to your CCMC membership brochure for further details about Trip Routing and the Lost Key Retrieval System.

Coverage V - Trip Interruption Expense

(Gold Plus Plan only) When a covered **breakdown** disables your car, making it inoperable or unsafe to drive and you remain in the vicinity of the **breakdown** awaiting repairs, we will pay actual expenses for lodging and meals for you and your family up to a limit of \$500, provided the **breakdown** occurs more than 50 miles from your home. We will only pay for the period of time required to repair or replace the covered part, when a valid receipt is submitted.

The deductible does not apply to Coverage II, III, IV or V.

*Services are conducted by and/or through Cross Country Motor Club, Inc. Medford, MA 02155, except in Alaska, California, Hawaii, Oregon, Wisconsin, and Wyoming, where services are conducted by and/or through Cross Country Motor Club of California, Inc., Thousand Oaks, CA 91360 ("CCMC"), however, Subaru of America Services, Inc. is ultimately responsible for providing these benefits. Any failure to provide such benefits by CCMC or Subaru of America Services, Inc., as specified in this Agreement, will be covered by Subaru of America Services, Inc.'s reimbursement insurance policy. If you purchased a Gold Plus Agreement, and due to unusual circumstances you need to use your own road service provider for Towing, Road Service or Lockout Service, you will first need to call CCMC at 1-800-261-2155 for an authorization number, which is required for reimbursement. Please refer to your CCMC membership brochure for the definition of a qualified road service provider, complete reimbursement terms and conditions, and procedures.

WHAT THIS AGREEMENT DOES NOT COVER

This Agreement does not cover any repair or reimbursement provided under the Subaru Limited Warranty, any separate roadside assistance program or a repairer's warranty (regardless of whether the warrantor honors such warranty) or parts subject to recall. We will not repair, replace or adjust any parts not covered by this Agreement unless required as a result of the failure of a covered part. This Agreement does not guarantee the workmanship of any repair facility or technician. In addition, we will not pay benefits under Coverages I, II, III, IV or V:

1. if your car is used commercially, for deliveries, hauling, daily rental, to carry passengers for hire, police or emergency use, or for business use by more than one driver on a regular basis.
2. if your car has a branded title, (salvage, total loss, re-built, or flood damage), or has been equipped with a snowplow.
3. if your odometer has been stopped or altered in any way, other than replacement of the odometer in accordance with factory specifications by Subaru of America, Inc.
4. if any material misstatement of fact or alteration is made on the Agreement and Registration Application form.
5. for a breakdown caused by neglect, abuse, racing, or other forms of competition, or towing a trailer or another vehicle other than as specified in the Owner's Manual.
6. for a breakdown caused by collision, fire, theft, vandalism, riot, explosion, lightning, earthquake, windstorm, hail,

7. for a breakdown caused by fuel contamination or insufficient level of antifreeze in the cooling system.
8. for a breakdown caused by lack of customary maintenance recommended by the manufacturer. Proof of this maintenance may be required so please document the maintenance performed by retaining all receipts for maintenance performed or utilizing the Vehicle Maintenance Log provided to you on the last page of your Agreement or providing a print out of your "MySubaru" maintenance records. Refer to the Subaru Limited Warranty and Maintenance Booklet and Owner's Manual for manufacturer's recommendations and instructions.
9. for a breakdown caused by or involving modifications to your car unless those modifications were performed or approved by the manufacturer.
10. if a covered component(s) was not functioning properly at the time of sale of the vehicle and the service Agreement. Pre-existing conditions are not covered.
11. for a breakdown of a covered part that is a direct result of the failure of a non-covered part.
12. for normal maintenance services including motor tune-up or front suspension alignment.
13. for loss of time, inconvenience, lodging, food, or other incidental or consequential loss that results from a breakdown except as provided under Coverage V.
14. if your car is towing a trailer, it may not be eligible for towing without additional charges.

YOUR RESPONSIBILITIES

In order to receive benefits under the terms of this Agreement, you are required to maintain your car as recommended by the manufacturer. Proof of this maintenance may be required so please document the maintenance performed by retaining all receipts for maintenance performed or utilizing the Vehicle Maintenance Log provided to you on the last page of your Agreement or providing a print out of your "MySubaru" maintenance records. Refer to the Subaru Limited Warranty and Maintenance Booklet and Owner's Manual

for manufacturer's recommendations and instructions. If you experience a breakdown, you agree to:

- Use all reasonable means to protect your car from further damage.
- Notify us at 800-782-2783 for repair authorization.
- Furnish us with such information as we may reasonably require.
- Allow us to examine your car if we ask to do so. You will be responsible for charges incurred for tear down or diagnostic inspection of your car for repairs not covered by this Agreement.
- Incur only those expenses which we have authorized in advance.

WHO TO CALL IF YOU HAVE A BREAKDOWN

All breakdowns must be reported promptly to your Subaru dealer, or, if this is not possible, call us during normal business hours (8:30 a.m. to 5:00 p.m. Eastern Time, M-F), to obtain authorization for repair. If you have a breakdown outside our normal business hours and a minor repair* can be performed that will return your car to operation, you may, at your own discretion, authorize the necessary emergency repairs. In order to obtain reimbursement for covered repairs, contact us within 30 days during normal business hours and submit

all requested documentation regarding the breakdown and repairs, and your claim will be reviewed on its merits. *Minor repair is defined as any covered repair not exceeding \$250.

For claim authorization and/or specific component coverage inquiries:

800 / 782-2783

For all other inquiries: 800 / 932-0636

Any written communication or notice from you to us should be addressed to: Subaru Added Security® Processing Center, P.O. Box 6000 Cherry Hill, NJ 08034-6000

WHO TO CALL REGARDING ROADSIDE ASSISTANCE

For Emergency Towing, Road Service, & Lockout Benefits (Gold Plus Plans only) call Cross Country Motor Club: 1-800-261-2155

For Reimbursement of Emergency Towing, Road Service, & Lockout Benefits (Classic Plan only):

For Reimbursement of Car Rental Expense Claims (All Plans): 1-800-782-2783

For Reimbursement of Trip Interruption Claims (Gold Plus only)

GENERAL PROVISIONS

When And Where You Are Covered: You are covered when this Agreement is issued or transferred to you.

Your NEW SUBARU PLAN coverage begins the date you purchase the Agreement. Expiration is measured from the Subaru Limited Warranty start date and 0 miles. Coverage expires when the selected time or mileage limit is reached (whichever occurs first) regardless of the date or mileage at the time of the Agreement purchase. No refund is due to you upon expiration of coverage.

Coverage under this Agreement terminates when your car is repossessed or you trade or sell your car unless it is transferred as described below (How Agreement May Be Transferred). If the Agreement is not transferred and you feel that you are entitled to a partial refund, you must notify the issuing Subaru dealer or call us within 30 days after a change in ownership. Please follow the directions in (How Agreement May Be Cancelled). This Agreement applies only to breakdowns occurring within the continental United States of America, Alaska and Canada. **If You Have Other Coverage:** This coverage is secondary to any other guarantees or warranties. If we ask, you agree to help us enforce your rights against any vendor or repairer who may be responsible to you for the cost of repairs covered by this Agreement.

How Agreement May Be Transferred: Your rights and duties under this Agreement may be transferred to a private sale purchaser of your car within 30 days of change of ownership when (1) this Agreement has been paid in full and (2) upon payment to us of a transfer fee of \$75.00 and submission of the appropriate transfer request form, which can be obtained from a Subaru dealer or from us through written request, and copy of the Bill of Sale indicating the new owner. In the event of your death, your rights and benefits, subject to all terms and conditions of this Agreement will be available to your spouse or legal representative.

How Agreement May Be Cancelled: You, or a person authorized by you may cancel this Agreement, provided it has not been transferred by you. Return this Agreement to the selling dealer with your car for verification of odometer reading. Any refund, if applicable, will be paid by the selling dealer to the appropriate party, which may be the lienholder should the Agreement be financed and the lien not satisfied at the time of cancellation. In the event you are unable to return to the selling dealer, you may forward a letter requesting cancellation to us. Include a notarized statement indicating the mileage (Odometer Miles) of the vehicle at the time the cancellation is to be effective, and a letter from your lienholder (if applicable) indicating that your loan has been paid in full. You will receive your cancellation refund from the selling dealer.

IMPORTANT NOTICE

Our obligations under this Agreement are guaranteed by a reimbursement insurance policy issued by Old Republic Insurance Company (Tulsa Branch Office): P.O. Box 35008, Tulsa, Oklahoma 74153-0008, (800) 331-3780. If the reimbursement insurance policy guaranteeing this Agreement is

We may cancel this Agreement:

- if any material misstatement of fact is made on the Agreement Application form or any claim submission.
- if you substantially breach your obligations under the Agreement relating to your car or its use.
- if you don't pay the total charges for this Agreement.

If the Agreement is cancelled within 90 days after purchase and you have not filed a claim, you will receive a full refund of any amount paid by you, less a service charge not to exceed 10 percent of the price of the Agreement or fifty dollars (\$50), whichever is less.

If the Agreement is cancelled (a) after the first 90 days of purchase or (b) during the first 90 days after purchase and a claim has been filed, then, in either case, you will receive a pro rata refund of any amount paid by you calculated based on the greater of the days in force or the miles driven compared to the total time or mileage of your Agreement period, less claims paid, less a service charge not to exceed 10 percent of the price of the Agreement or fifty dollars (\$50), whichever is less.

You authorize your Lienholder to cancel this Agreement and receive the refund in the event of a repossession or a total loss.

Limit of Liability: The total dollar limit of all benefits payable under this Agreement shall not exceed the purchase price of the vehicle paid by you. The total dollar benefits payable for any single repair or replacement shall not exceed the cash value of your car immediately prior to the breakdown.

cancelled, notice must be given to the Department of Consumer & Business Services thirty (30) days prior to the cancellation effective date. You may make a direct claim against the insurer upon our failure to pay any valid claim or refund within sixty (60) days after proof of loss or cancellation request has been submitted to us.



CUSTOMER/BORROWER INFORMATION

Last Name: JAVOR		First Name: JESSICA		Phone Number: (254) 278-8121
Address: 1313 NE 134TH AVE				
City: PORTLAND	State: OR	ZIP Code: 97230	Email: jjavor10@gmail.com	

VEHICLE AND SALE INFORMATION

Year: 2026	Make: SUBARU	Model: CROSSTREK SPORT	Vehicle Sale Date: 06/17/2026
Vehicle Identification Number (VIN): JF2GUSGD5T8261719		Current Odometer Reading: 05	MSRP/J.D. Power: \$36,434.00

PROGRAM INFORMATION

Financing Contract Date: 06/17/2026	APR (%): 2.9	Term (months): 75	GAP Addendum Cost: \$695.00
Amount Financed: \$34,664.61	Monthly Payment: \$506.51	Finance Type: <input type="checkbox"/> Leased <input checked="" type="checkbox"/> Financed	

FINANCIAL INSTITUTION

Name: JPMORGAN CHASE BANK NA			Phone Number: (800) 395-1983
Address: PO BOX 901098	City: FORT WORTH	State: TX	ZIP Code: 76101

DEALER/CREDITOR INFORMATION

Name: ARMSTRONG SUBARU			Producer ID: DTDD8448
Address: 1305 NE THIRD ST,			Phone Number: (503) 472-0383
City: MCMINNVILLE	State: OR	ZIP Code: 97128	Fax Number:

GAP ADMINISTRATOR

E.R.J. Insurance Group, Inc. d/b/a American Heritage Insurance Services (AHIS)
 PO BOX 40525, JACKSONVILLE, FL 32203-0525 • Toll Free (800) 741-4216 • Fax (866) 378-6409 • WEBSITE: vehicleprotection.allstate.com
 AHIS is a member of the Allstate family of companies

ACKNOWLEDGEMENT

This Guaranteed Asset Protection (GAP) Addendum (Addendum) dated 06/17/2026 amends Your Financing Contract. This is not an insurance contract. This Addendum is between the Customer/Borrower (You, Your) named above and the Dealer/Creditor (We, Us) or the Financial Institution, if assigned. The assignment of Your Financing Contract to the Financial Institution shall not affect the terms and conditions of this Addendum. Upon assignment to the Financial Institution, all rights and obligations of the Dealer/Creditor pertaining to this Addendum shall be transferred to the Financial Institution. If the Financing Contract is assigned, sold or transferred by the Dealer/Creditor, this Addendum will remain a part of the Financing Contract with no subrogation rights against the Customer/Borrower. In the event of a Total Loss, subject to all the terms and conditions of this Addendum, the Dealer/Creditor or the Financial Institution, if assigned, will waive the GAP Amount. You will remain responsible for payment of any amounts not included in the GAP Amount.

YOU MAY PURCHASE THIS ADDENDUM ONLY AT THE TIME THE FINANCING CONTRACT IS ORIGINALLY EXECUTED. BY YOUR SIGNATURE BELOW, YOU ACKNOWLEDGE AND AGREE THAT YOUR ACCEPTANCE OF THIS GAP ADDENDUM IS VOLUNTARY AND IS NOT REQUIRED FOR YOU TO OBTAIN CREDIT, DOES NOT IMPACT YOUR ABILITY TO OBTAIN ANY PARTICULAR OR MORE FAVORABLE CREDIT TERMS, AND HAS NO EFFECT ON THE TERMS OF THE RELATED SALE OF THIS VEHICLE. THIS ADDENDUM IS NOT A SUBSTITUTION FOR BODILY INJURY, PROPERTY DAMAGE, COMPREHENSIVE, OR COLLISION INSURANCE. The amount covered under this Addendum may decrease over the term of Your Financing Contract and may not extend for the full term of Your Financing Contract. You may wish to consult an alternative source to determine whether similar coverage may be obtained and at what cost. You acknowledge that this Addendum supersedes any other representations made. If You purchase this Addendum from this Dealer/Creditor, You understand that the Dealer/Creditor may retain all or a portion of the GAP Addendum Cost paid by You. This Addendum includes a binding arbitration clause.

You acknowledge that You have read and understand this entire Addendum, including the terms, conditions, limitations, and exclusions set forth on this and subsequent pages, which may reduce or prevent You from receiving all or part of the benefits due under this Addendum.

_____	06/17/2026	_____	06/17/2026
CUSTOMER/BORROWER SIGNATURE AND DATE		DEALER/CREDITOR REPRESENTATIVE SIGNATURE AND DATE	
_____	06/17/2026		
CO-BORROWER SIGNATURE AND DATE (OPTIONAL)			

DEFINITIONS

Actual Cash Value (ACV): The value of the **Vehicle** on the **Date of Loss**, prior to its physical damage or theft, as determined by the **Primary Insurance** carrier. If there is no **Primary Insurance** in force on the **Date of Loss**, then the value of the **Vehicle** is determined as stated in the current online J.D. Power Official Used Car Guide or National Automobile Dealers Association (NADA) pricing guide.

Date of Loss: The date on which the **Vehicle** is stolen or incurs physical damage severe enough to constitute a **Total Loss**. If a **Total Loss** is not determined within thirty (30) days of initial inspection by the **Primary Insurance** carrier, the **Date of Loss** will be determined by the earlier of: (a) the date the **Vehicle** is surrendered to the **Primary Insurance** carrier; or (b) the date **You** accepted the **Total Loss** offer.

Dealer/Creditor: The entity originating the **Financing Contract** who may assign, sell or transfer the **Financing Contract** to a **Financial Institution**.

Financing Contract: The original financing agreement, loan agreement, retail installment contract, or lease agreement, between **You** and **Us**. The **Financing Contract** may be assigned, transferred to or purchased by the **Financial Institution** for the purchase or lease of the **Vehicle**.

Financial Institution: The entity named on the front of this **Addendum** or to whom **We** assign, sell or transfer the **Financing Contract**.

GAP Amount: The amount that the **Dealer/Creditor** or the **Financial Institution**, if assigned, will waive in the event of **Total Loss** of the **Vehicle** pursuant to all the terms and conditions of this **Addendum**. The **GAP Amount** is the difference between the **Primary Insurance Settlement** and the **Net Payoff**; however, in the following scenarios the **GAP Amount** will be the difference between the **ACV** and the **Net Payoff**: (i) there is no **Primary Insurance** coverage in effect on the **Date of Loss**; or (ii) the **Primary Insurance** policy limits are less than the **ACV**. If **Primary Insurance** coverage is in effect on the **Date of Loss**, the **GAP Amount** will include **Your Primary Insurance** deductible up to one thousand dollars (\$1,000).

J.D. Power: J.D. Power Valuation Services.

Net Payoff: The unpaid **Financing Contract** balance as of the **Date of Loss**. The amount does not include any currently due and unpaid monthly charges, unearned finance charges/interest or lease charges, charges arising from your failure to perform any term or condition of the **Financing Contract**, any fees or amounts charged in connection with the early termination of the **Financing Contract**, or other amounts received and applied against the **Financing Contract** balance after the **Date of Loss** such as a refund of unearned credit insurance premiums or refunds on service contracts or prepaid maintenance contracts.

Primary Insurance: The insurance policy that provides comprehensive and collision coverage on the **Vehicle**; and/or provides liability coverage to any individual who has caused the **Vehicle** to incur a **Total Loss**. For the purposes of this **Addendum**, insurance that is forced placed by the **Financial Institution**, is not considered **Primary Insurance**.

Primary Insurance Settlement: The amount paid by the **Primary Insurance** carrier for settlement of the **Total Loss** to include amounts paid or payable for tax, tag and title that were financed into the **Financing Contract**.

Total Loss: Actual or constructive damage or loss of the **Vehicle**, which meets one of the following criteria:

- The **Vehicle** is declared a total loss by the **Primary Insurance** carrier; or
- No **Primary Insurance** coverage exists or **Primary Insurance** is otherwise unavailable (i.e., claim denied), and the **Vehicle** is stolen and is not recovered within thirty (30) days after the **Date of Loss** and remains unrecovered at the time of notification of **Total Loss**; or
- No **Primary Insurance** coverage exists or **Primary Insurance** is otherwise unavailable (i.e., claim denied) and the total cost to repair the **Vehicle** is greater than or equal to the **ACV** of the **Vehicle** immediately prior to the **Date of Loss**.

Vehicle: The vehicle identified in the **Vehicle** and **Sale Information** fields on the front of this **Addendum** and which is not otherwise excluded from coverage under this **Addendum**.

HOW TO FILE A CLAIM

In the event of a **Total Loss**, **You** must provide a copy of all the following, if applicable, to the **GAP Administrator** shown on the front of this **Addendum**: 1. **Vehicle** valuation statement; 2. Estimate of damage; 3. **Primary Insurance Settlement** check; 4. **Primary Insurance** policy declaration page; 5. Original **Financing Contract** including this **Addendum**; 6. Payoff quote from the **Financial Institution** as of the **Date of Loss**; 7. Refund information on any cancellable items purchased and financed; 8. Loan history; 9. Police report (if **Total Loss** is due to theft and no **Primary Insurance** coverage exists); 10. Fire report; and/or 11. Any additional reasonable documentation. **We**, the **GAP Administrator**, or the **Financial Institution** may request a sworn proof of loss and/or examination under oath.

If there is no **Primary Insurance** coverage or the **Primary Insurance** carrier has been declared insolvent, the **Vehicle** must be available for the **GAP Administrator's** inspection and appraisal, at the **GAP Administrator's** cost, to determine if the **Vehicle** is a **Total Loss**. If the **Vehicle** is not available for inspection and appraisal, no **GAP Amount** will be waived unless the **Total Loss** was due to an unrecovered theft and a police report was filed.

All claims must be submitted and required documentation provided to the **GAP Administrator** within ninety (90) days of the date of the **Primary Insurance Settlement**; or if no **Primary Insurance** coverage is in effect on the **Date of Loss**, within ninety (90) days of the date of the accident, theft or discovery of loss. No **GAP Amount** will be waived if the claim is not submitted and required documentation provided within these stated time periods.

WHAT IS NOT COVERED

- A **GAP Amount** shall not be waived upon the occurrence of a **Total Loss**:
 - prior to the **Financing Contract** Date, or if **You** purchased this **Addendum** after the **Financing Contract** Date.
 - during or after confiscation of the **Vehicle** by a government body or public official.
 - caused by theft, where a police report has not been filed and no **Primary Insurance** coverage exists, or **Primary Insurance** is otherwise unavailable (i.e., claim denied).
 - as a result of being operated, used, or maintained in any race, speed contest, or other contest.
 - during or after repossession of the **Vehicle** by a **Financial Institution** or placement in the **Financial Institution's** or its employee's or agent's possession.
 - resulting directly or indirectly from any fraudulent, grossly negligent, deceptive, illegal, intentional, or criminal act by **You**, or **Your** permissive user, whether acting alone or in collusion with others.
 - resulting from **You** or **Your** permissive user's intentional or criminal acts (e.g., DUI/DWI), or while seeking to elude lawful apprehension or arrest by a law enforcement official. No **GAP Amount** will be waived until the charge has been dismissed or adjudicated not guilty.
 - where **You** or **Your** permissive user fled the scene of the accident that was the cause of the **Total Loss**.
 - that is a result of normal wear and tear, freezing or mechanical or electrical breakdown or failure.
 - that is a result of **Your** abandonment of the **Vehicle** only if **You** voluntarily discard, leave behind, or otherwise relinquish possession of the **Vehicle** to the extent that the relinquishment shows intent to forsake and desert the **Vehicle** so that the **Vehicle** may be appropriated by any other person.
 - that is a result of war, whether declared or not, invasion, insurrection, riot, rebellion, revolution, or an act of terrorism.
 - occurring outside of the United States of America, its territories or possessions; Canada; or while being transported between any of the previously stated areas.
- A **GAP Amount** shall not be waived:
 - for any vehicle utilized for the following business purposes: daily rentals; carrying passengers for hire (e.g., taxi, limousine, shuttle services); towing or road service operations; government/military use; law enforcement; fire, ambulance or other emergency services; or where the **Vehicle** is primarily used (i.e., more than 50% of the time or mileage) for off-road use.
 - for any vehicle used commercially for snow removal that is not equipped with factory installed or factory authorized snowplow package and/or exceed manufacturer's ratings and/or limitations.
 - for any vehicle with a salvage or rebuilt title as of the **Financing Contract** Date or for which title has been changed or re-issued as salvage or rebuilt prior to the **Date of Loss**.
 - for any vehicle in excess of sixteen thousand (16,000) pounds Gross Vehicle Weight Rating (GVWR).
 - for a **Financing Contract** that is funded and retained by the selling **Dealer/Creditor** or an affiliate of the **Dealer/Creditor** unless such affiliate was authorized by the **GAP Administrator** to offer this **Addendum** on the **Financing Contract**.
 - for any vehicle classified as a lemon that has not been corrected.

3. A **GAP Amount** may be reduced:
- for any amounts deducted from the **Primary Insurance** carrier's settlement due to wear and tear, prior damage, unpaid insurance premiums, salvage, towing and storage, and other condition adjustments.
 - for special carpeting, furniture, bars, audio, video, or data equipment, cooking and sleeping facilities, customized paint, or any equipment installed to overcome a physical handicap, trailers, special commercial usage optional equipment, accessories and body components. This exclusion does not include: factory approved conversion packages and dealer installed options included in used car value guidebooks or attributable to standard or optional equipment available from the manufacturer of the **Vehicle**.

CANCELLATION/TERMINATION OF THIS ADDENDUM

CANCELLATION: You have the unconditional right to cancel this optional Addendum for a refund/credit of the unearned portion of the **GAP Addendum Cost** at any time by sending a written request with the following information: 1. VIN, 2. Addendum Number, and 3. reason for cancellation; except where prohibited by law, to either the Dealer/Creditor at the address shown on the front of this Addendum or the **GAP Administrator** at the address shown on the front of this Addendum.

TERMINATION: This Addendum will terminate on the date **Your Financing Contract** is scheduled to terminate, or on the **Date of Loss** in the event of a **Total Loss** and a **GAP Amount** was waived, and no refund will be due. This Addendum will also terminate for the following reasons: 1. payment in full of the **Financing Contract**; 2. expiration of any redemption period following the repossession or surrender of the **Vehicle**; 3. in the event of a **Total Loss** of the **Vehicle** where no **GAP Amount** was waived; 4. the sale of the **Vehicle**; or 5. the date the **Financing Contract** is refinanced; and in these events a refund may be due. The **Financial Institution** has the right to receive any portion of the refund amount and apply the amount to **Your** outstanding balance under the **Financing Contract**. To request a refund/credit **You** must send a written request to the **Dealer/Creditor** at the address shown on the front of this Addendum or the **GAP Administrator** at the address shown on the front of this Addendum, except where state law does not require **You** to provide written notice for a refund/credit. To ensure timely processing, please include copies of the payoff letter and/or trade in documents, if applicable. Written requests for a refund/credit due to a terminating event must be sent within ninety (90) days of the occurrence of such event.

REFUNDS: If **You** experience a **Total Loss** and a **GAP Amount** is waived, this Addendum will be deemed fully earned and no refund will be due. If any cancellation/termination occurs within thirty (30) days of the **Financing Contract Date**, **You** will receive a full refund/credit of the **GAP Addendum Cost**, so long as no **GAP Amount** has been waived. All refunds for cancellation/termination requests received after the first thirty (30) days from the **Financing Contract Date** will be calculated by the pro rata method, less a fifty-dollar (\$50) cancellation fee, so long as no **GAP Amount** has been waived, unless otherwise required by state or federal law. All refund amounts will be paid to the **Financial Institution** unless **You** provide proof of total payoff of the **Financing Contract**. If **Your Financing Contract** has been paid in full, the refund will be forwarded directly to **You** at the address **We** have on record. If **You** do not receive the refund/credit within sixty (60) days of notice of cancellation/termination, **You** may contact the **GAP Administrator** shown on the front of this Addendum to assist **You**. All refunds are the responsibility of the **Dealer/Creditor** or the **Financial Institution**, if assigned.

ARBITRATION AND CLASS ACTION WAIVER

It is understood and agreed that the transaction evidenced by this Addendum takes place in and substantially affects interstate commerce. Any claims or controversies regarding the **GAP Administrator** are subject to binding arbitration, including disputes concerning the arbitrability of disputes, disputes related to the making, administration, or validity of this Addendum, and disputes regarding any recovery of any claim, Benefit or refund under this Addendum. In the first instance, **You** and the **GAP Administrator** agree to attempt to resolve any dispute through informal negotiation. **You** and the **GAP Administrator** agree to contact each other about a dispute before initiating any legal action. If **You** and the **GAP Administrator** are unable to resolve any dispute through informal negotiations, **You** and the **GAP Administrator** agree to submit all disputes to arbitration under the Commercial Arbitration Rules of the American Arbitration Association (AAA) in effect at the time the dispute arises. All preliminary issues of arbitrability of any dispute will be decided by the arbitrator. The arbitration shall take place in **Your** County of residence unless another location is mutually agreed upon by **You** and the **GAP Administrator**. The arbitration shall take place before a single arbitrator selected in accordance with the Commercial Arbitration Rules of the AAA. AAA rules and forms will be obtained and all claims shall be filed at www.adr.org or at any AAA office.

- The cost of the arbitration proceeding, including the filing fee, shall be borne by the **GAP Administrator**. Each party must bear the cost of its own attorneys, experts, witness fees, and other arbitration-related expenses.
- It is understood and agreed that the arbitration shall be final and binding upon **You** and the **GAP Administrator**. **You** and the **GAP Administrator** acknowledge that you are both waiving your right to seek remedies in court, including the right to a jury trial. **YOU UNDERSTAND THAT YOU ARE AGREEING THAT IF A DISPUTE ARISES UNDER OR RELATING TO THIS ADDENDUM, YOU WILL NOT SUE IN COURT, YOU ARE NOT ENTITLED TO A JURY TRIAL ON ANY CLAIMS ARISING FROM OR IN RELATION TO THIS ADDENDUM, AND THAT AN ARBITRATOR WILL RESOLVE ANY AND ALL SUCH DISPUTES.** The arbitrator can award the same damages and relief as a court and may award equitable relief, including injunctive relief. An arbitration award shall be in writing and may not be set aside in later litigation except upon the limited circumstances set forth in the Federal Arbitration Act, 9 U.S.C. § 1 et. seq. An award in arbitration will be enforceable under the Federal Arbitration Act by any court having jurisdiction.
- CLASS ACTION WAIVER:** **You** agree not to participate as a representative or member of any class of claimants in any proceeding arising out of or relating to this Addendum in a judicial forum or in an arbitral forum (including any class action, representative action, consolidated action or private attorney general action). The arbitrator may not consolidate more than one person's claims and may not otherwise preside over any form of a class or representative proceeding or claims.
- All limitations periods that would otherwise be applicable shall apply to any arbitration proceedings.

If any portion of this arbitration provision is deemed invalid or unenforceable, the remaining portions of this arbitration provision shall nevertheless remain valid and in force. If there is a conflict or inconsistency between this arbitration provision and the other provisions of this Addendum or any prior Addendum, this arbitration provision shall govern. This provision shall be governed by the Federal Arbitration Act.

FRAUD AND MISREPRESENTATION

This Addendum is issued in reliance upon the truth of all representations made by **You**. No **GAP Amount** will be waived as to any **Financing Contract** where **You**, or a permissive user: 1. intentionally concealed or misrepresented any material fact; 2. engaged in fraudulent conduct; or 3. made a false statement relating to submitting a claim request. If **You**, or a permissive user, have concealed or misrepresented any material fact(s) concerning this coverage, or in case of fraud, attempted fraud, or the false swearing by affecting any matter relating to this coverage, whether before or after a claim was filed, this Addendum may be voided, and all charges will be returned. All refunds are the responsibility of the **Dealer/Creditor**, or the **Financial Institution**, if assigned.

**OREGON GAP Amendment
Attaches to GAP Addendums
Administered by**

E.R.J. Insurance Group, Inc. d/b/a American Heritage Insurance Services (AHIS)

CANCELLATION/TERMINATION OF THIS ADDENDUM section is amended as follows:

CANCELLATION paragraph is amended to include the following: Written requests for a refund/credit due to cancellation must be sent within ninety (90) days of the **Your** decision to cancel this **Addendum**.

TERMINATION paragraph is deleted in its entirety and replaced with the following:

This **Addendum** will terminate on the date **Your Financing Contract** is scheduled to terminate, or on the **Date of Loss** in the event of a **Total Loss** and a **GAP Amount** was waived, and no refund will be due. This **Addendum** will also terminate for the following reasons: 1. payment in full of the **Financing Contract**; 2. expiration of any redemption period following the repossession or surrender of the **Vehicle**; 3. in the event of a **Total Loss** of the **Vehicle** where no **GAP Amount** was waived; 4. the sale of the **Vehicle**; or 5. the date the **Financing Contract** is refinanced; and in these events a refund may be due. The **Financial Institution** has the right to receive any portion of the refund amount and apply the amount to **Your** outstanding balance under the **Financing Contract**. To request a refund/credit **You** must send a written request to the **Dealer/Creditor** at the address shown on the front of this **Addendum** or to the **GAP Administrator** at the address shown on the front of this **Addendum**, except in the case of termination of the **Financing Contract**. To ensure timely processing, please include copies of the payoff letter and/or trade in documents, if applicable. Written requests for a refund/credit due to a terminating event must be sent within ninety (90) days of the occurrence of such event. If the **Addendum** is terminated as the result of the termination of the **Financing Contract**, a written request for a refund will not be required and **You** will be provided a refund, if applicable.

REFUNDS paragraph is amended as follows: **The cancellation fee is not applicable.**

Terms defined in this Amendment have the meanings set forth in **Your Addendum**. This Amendment does not vary, alter, waive or extend any of the terms, conditions or limitations of the **Addendum** to which this Amendment is attached other than as stated above. This Amendment is subject to the provisions of the **Addendum** to which it is attached except where amended by this Amendment.