

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF DELAWARE**

Re: *In re Fisker Group Inc., et al.*

Chapter 11, Case No. 24-11390 (TMH)

RECEIVED
2025 DEC 18 P 12:03

CLERK
US BANKRUPTCY COURT
DISTRICT OF DELAWARE

Document:

Objection of Tyson Brown to Liquidating Trustee's Fifteenth Omnibus Objection

(Relating to Claim No. **1219**)

Submitted by:

Tyson Brown

72 Yolanda Drive

San Anselmo, CA 94960

+1.415.297.9117

tysonbrown@gmail.com

Enclosures:

– Signed Objection

– Exhibits A through F

This filing is submitted for docketing and scanning.



241139025121800000000001

OBJECTION OF TYSON BROWN TO LIQUIDATING TRUSTEE'S FIFTEENTH OMNIBUS OBJECTION

I, Tyson Brown, holder of Claim No. 1219, respectfully submit this Objection to the Liquidating Trustee's Fifteenth Omnibus Objection ("Objection"). My claim reflects a real and documented economic loss directly attributable to the collapse of Fisker Inc. and the resulting forced liquidation of my vehicle. The documentation referenced herein and attached as Exhibits A through F demonstrates the validity of my claim and supports full allowance.

My total purchase price for the Fisker Ocean One, including taxes and fees, was \$80,591.00. Due to Fisker's insolvency, service network collapse, and loss of warranty support, the vehicle's value deteriorated rapidly, forcing me to trade it in for \$19,750.00. This resulted in an economic loss of \$60,841.00, consistent with the amount asserted in my proof of claim.

I respectfully request that the Court deny the Trustee's objection as to my claim, permit my claim to be allowed in full, or, alternatively, allow supplementation of the record consistent with the documentation submitted.

EXHIBIT LIST

Exhibit A – Pre-Order & Reservation Documentation

Evidence of preorder and initial payments made prior to delivery.

Exhibit B – Down Payment Receipts

Receipts and confirmations of \$40,000 in down payments made toward the Fisker Ocean One purchase.

Exhibit C – Delivery & VIN Documentation

Purchase documents and delivery confirmation including VIN assignment.

Exhibit D – Purchase Documentation for Replacement Vehicle

Documentation reflecting the purchase of the replacement vehicle following the Fisker trade-in, supporting the economic context of the transaction.

Exhibit E – Loss Calculation Summary

A supplemental summary demonstrating the total economic loss of \$60,841.00.

Exhibit F – Trade-In Documentation

Documents showing trade-in valuation applied toward the replacement vehicle transaction.

Submitted by:


Tyson Brown

72 Yolanda Drive

San Anselmo, CA 94960

+1.415.297.9117

tysonbrown@gmail.com

Signature: 

Date: 12-15-2025

EXHIBIT A

Preorder & Reservation Payment Evidence



Tyson Brown <tysonbrown@gmail.com>

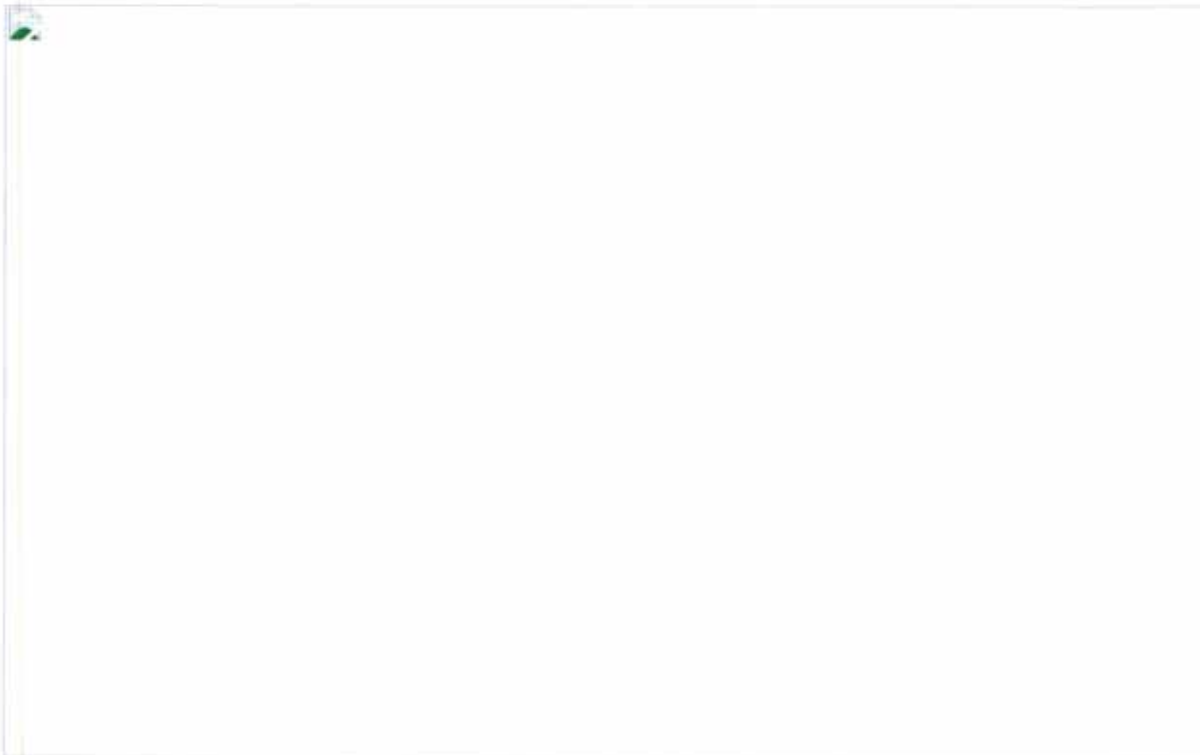
CONGRATULATIONS Tyson : You're Getting a Fisker Ocean One!

1 message

FIKER INC <noreply@fiskerinc.com>

Thu, Jul 14, 2022 at 7:30 PM

To: "tysonbrown@gmail.com" <tysonbrown@gmail.com>

**CONGRATULATIONS Tyson : You're Getting a
Fisker Ocean One!****Welcome to your place in EV history.****You're confirmed!**

Thank you for pre-ordering your Launch Edition Fisker Ocean One and securing your place in Fisker's vision of a Clean Future for All.

Your Fisker Ocean One Pre-order Confirmation

Amount Paid:

USD 5000

Your Pre-order Number is:

OC-BKV7H

Your configuration:

Fisker Ocean One (Launch Edition)

Big Sur Blue

Sea Salt

22" F3 SlipStream - Black

Carpet Floor Mat Set

Roadside Safety Kit

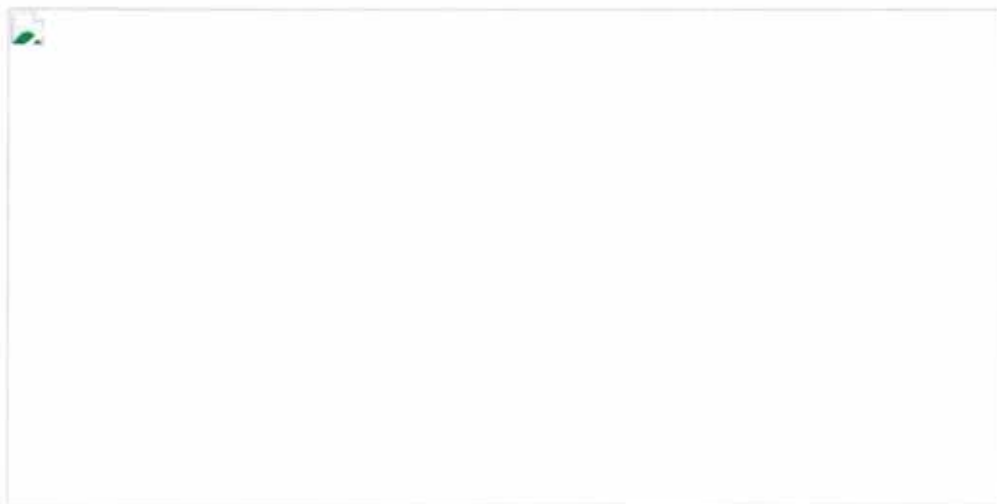
Key Fob

Link to Terms and Conditions:

fiskerinc.com/en-us/legal/ocean-one-preorder-agreement

Production of the Fisker Ocean One begins in November 2022. Delivery date is dependent upon your pre-order date and location. We expect all deliveries to be complete by end of September 2023. As we get closer to production, we'll send you more information on delivery options and schedules, and more exciting information about your all-electric, zero-emissions future with the Fisker Ocean One.

In the meantime, here's a few thoughts about the vision behind the Fisker Ocean One.



Join our Movement to Change.

Henrik Fisker's guiding philosophy of combining beauty, functionality, and advanced technology inspires every decision we make at Fisker.

Design — Vehicle sculpture, proportions, and lines flow together in perfect harmony, sparking that joyful moment when your heart beats a little faster.

Sustainability — Our mission is to create the world's most sustainable vehicles. We design zero-emissions EVs, source from responsible suppliers, and use upcycled materials.

Innovation — Every day, we are reimagining the way you move. We use advanced and upgradable technologies to make eco-friendly driving more engaging, more connected, and more fun.

Congratulations, and thanks for securing your Fisker Ocean One. We can't wait to see you out on the road!



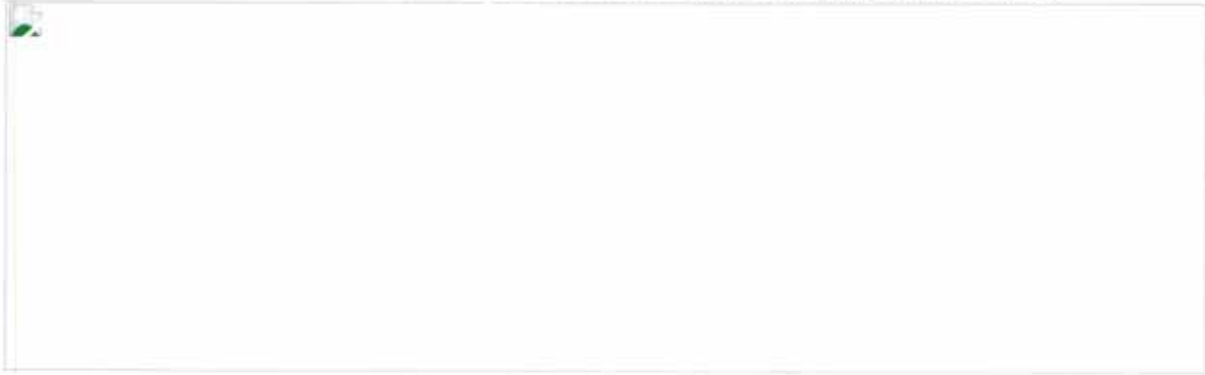


EXHIBIT B

Down Payment Receipts



Tyson Brown <tysonbrown@gmail.com>

Upcoming Payment Alert

1 message

Fisker Inc <noreply@marketing.fiskerinc.com>

Fri, Aug 25, 2023 at 1:27 PM

Reply-To: "Fisker Group, Inc." <reply-febc15727d6d0c7a-295_HTML-50788514-526002773-2@marketing.fiskerinc.com>

To: tysonbrown@gmail.com

Read in your browser
Ocean One No. Sequence: 3887

image

Order Number: OC-BKV7H

Hello Tyson,

We hope you're excited for the arrival of your Fisker Ocean! Our team is preparing to issue the final invoice that encompasses the total amount due for your vehicle.

As your delivery date draws near, we wanted to share some important information regarding your upcoming payment. Once your invoice is received, it's time for the next step – making the payment. We've included the wire transfer details below for your convenience.

Wire Transfer Information

Account Name: Fisker Group Inc.

Account Number: 901658333

Routing Number: 021000021

SWIFT Code: CHASUS33

Bank: JPMorgan Chase New York, NY 10017

Reference: Please reference your OC#

If you have any questions or require assistance, please contact a Fisker Vehicle Admin at FiskerVehicleAdmin@fiskerinc.com. We appreciate your prompt attention to this matter.

View Account

Your Fisker Ocean Configuration

Trim: Fisker Ocean One (Launch Edition)

Wheels: 22" F5b AirGlider Black

Color: Big Sur Blue

Interior: Malibu

Customer Information: Tyson Brown, tysonbrown@gmail.com



This email was sent by: Fisker Inc.

1888 Rosecrans Ave Manhattan Beach, CA 90266 USA

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[Click here to manage your profile: subscription or unsubscribe from all.](#)



Tyson Brown <tysonbrown@gmail.com>

Fisker USD - Transaction Receipt for \$10,000.00

1 message

DoNotReply@billing-notification.com <DoNotReply@billing-notification.com>
To: tysonbrown@gmail.com

Fri, Sep 29, 2023 at 8:31 AM

Term ID: 001

Sale - Approved

Date	09/29/23	Time 11:30:41
Method of Payment	Visa	
Entry Method	Manual	
Account #	XXXXXXXXXXXX4780	
Order ID	OC-BKV7H	
Order Description:	10k CC Downpayment for OC-BKV7H	
Approval Code	01240D	
Amount	\$10,000.00	

Customer Copy



Tyson Brown <tysonbrown@gmail.com>

Your Fisker Ocean

14 messages

Lavar Wilson <lawilson@fiskerinc.com>

Mon, Sep 25, 2023 at 1:17 PM

To: "tysonbrown@gmail.com" <tysonbrown@gmail.com>

Hello,

My name is Lavar, I will be your Vehicle Admin Coordinator and will assist you with your vehicle purchase. I am excited for us to get the opportunity to work together.


I see that you have been approved for financing and are putting an additional \$40,000 down. I am attaching our wiring instructions for your reference. Please reference your OC number in the wire transfer and share the information listed below once the wire has been completed. If you have any questions, please let me know!

- Date Sent
- Amount Sent
- Confirmation Number

Sincerely,

Lavar Wilson

Your Fisker Vehicle Admin

www.fiskerinc.comA logo of a company Description automatically generated

thread::5tvE3kmlK66C-60YDnbT_C8::

Tyson Brown <tysonbrown@gmail.com>

Tue, Sep 26, 2023 at 9:04 AM

To: Lavar Wilson <lawilson@fiskerinc.com>

Hi Lavar,

Is there an updated delivery date for my car?

Tyson

[Quoted text hidden]

--

Tyson Brown

tysonbrown@gmail.com**Fisker Vehicle Admin** <fiskervehicleadmin@fiskerinc.com>

Tue, Sep 26, 2023 at 11:19 AM

To: "tysonbrown@gmail.com" <tysonbrown@gmail.com>

Hello,

Your vehicle is currently show At Port and should be on it's way to our Vehicle Processing Center (VPC) any day now. Once it reaches the VPC, the next step is delivery. We want to handle all the paperwork ahead of time so there are no delays in getting your vehicle.

Sincerely,
Lavar Wilson
Your Fisker Vehicle Admin
www.fiskerinc.com

[Quoted text hidden]

thread::5tvE3kmlK66C-60YDnbT_C8::


Fisker Vehicle Admin <fiskervehicleadmin@fiskerinc.com>
To: "tysonbrown@gmail.com" <tysonbrown@gmail.com>

Wed, Sep 27, 2023 at 9:56 AM

Hello,

Here is the attachment.

[Quoted text hidden]

 **Fisker Wiring Instructions - Tyson Brown.pdf**
113K

Fisker Vehicle Admin <fiskervehicleadmin@fiskerinc.com>
To: "tysonbrown@gmail.com" <tysonbrown@gmail.com>

Wed, Sep 27, 2023 at 10:22 AM

Hello Tyson,

I am being told it is a max of \$10,000 on a credit card. They can not do \$10,000 on two different cards. You are welcome to use a card for any amount up to \$10,000 and then wire the remainder of the down payment. Hope this helps.

[Quoted text hidden]

thread::5tvE3kmlK66C-60YDnbT_C8::

Tyson Brown <tysonbrown@gmail.com>
To: Fisker Vehicle Admin <fiskervehicleadmin@fiskerinc.com>

Thu, Sep 28, 2023 at 9:01 PM

I just sent \$30,000 Lavar. Can we settle the remaining \$10,000 via credit card tomorrow? Here are the details of the wire transfer:

Order number: 457631074

From: Tyson Personal Savings

To: Fisker Group Inc. (Chase Bank)

Delivery Speed: Same Day

Amount: \$30,000.00

Fee: \$30.00

Frequency: One time on...

Start on date: 09/29/2023

Estimated arrival date: 09/29/2023

Transfer description : OC-BKV7H

[Quoted text hidden]

--
Tyson Brown
tysonbrown@gmail.com

Fisker Vehicle Admin <fiskervehicleadmin@fiskerinc.com>
To: "tysonbrown@gmail.com" <tysonbrown@gmail.com>

Fri, Sep 29, 2023 at 7:54 AM

Hello,

We can definitely do the remaining \$10000 on a credit card. I am also working on your docs now so we can get the finance contract completed. What's a good time for you to complete the CC payment?

[Quoted text hidden]



Tyson Brown <tysonbrown@gmail.com>
To: Fisker Vehicle Admin <fiskervehicleadmin@fiskerinc.com>

Fri, Sep 29, 2023 at 8:04 AM

I can call you in 10-15 minutes?

[Quoted text hidden]

--
Tyson Brown
tysonbrown@gmail.com

Tyson Brown <tysonbrown@gmail.com>
To: Fisker Vehicle Admin <fiskervehicleadmin@fiskerinc.com>

Tue, Oct 10, 2023 at 3:39 PM

Hi Lavar,

So my Fisker just arrived which is a welcome sight. Question...Where do I get my temporary license plate? And what's the process with the DMV? The delivery driver literally dropped it off, took some pictures, took my signature, handed me the key, then took off. As it stands, I can't drive the car on the road.

Thoughts?

Tyson
[Quoted text hidden]
--
Tyson Brown
tysonbrown@gmail.com

Tyson Brown <tysonbrown@gmail.com>
To: Fisker Vehicle Admin <fiskervehicleadmin@fiskerinc.com>

Wed, Oct 11, 2023 at 9:55 AM

Lavar, please. I need help here. I left you a voicemail this morning. Please call me at 415.297.9117.

Tyson
[Quoted text hidden]
--
Tyson Brown
tysonbrown@gmail.com

Fisker Vehicle Admin <fiskervehicleadmin@fiskerinc.com>
To: "tysonbrown@gmail.com" <tysonbrown@gmail.com>

Wed, Oct 11, 2023 at 12:00 PM

Hello Tyson,

Please see the attached temp tags for your car. I will call shortly to follow up.

[Quoted text hidden]



 **BROWN TYSON VIN 3312.pdf**
59K

Fisker Vehicle Admin <fiskervehicleadmin@fiskerinc.com>
To: "tysonbrown@gmail.com" <tysonbrown@gmail.com>

Wed, Oct 11, 2023 at 12:41 PM

Hello,

This is what I see for your progress in the App on my side. It looks like you can just move forward from this point. You shouldn't have to upload any document. Please let me know if documents are being requested or if you screen does not look like this. Hope this helps.

Next Steps

Pre-Delivery

Just a few loose ends to wrap up before your Fisker Ocean delivery.

- ☒ Proof of Insurance View Re-Upload
- ☒ Title & Registration Signing Ceremony
- ☒ Fisker Finance Signing Ceremony: Check Email to Get Started
- ☐ Final Invoice Get Started

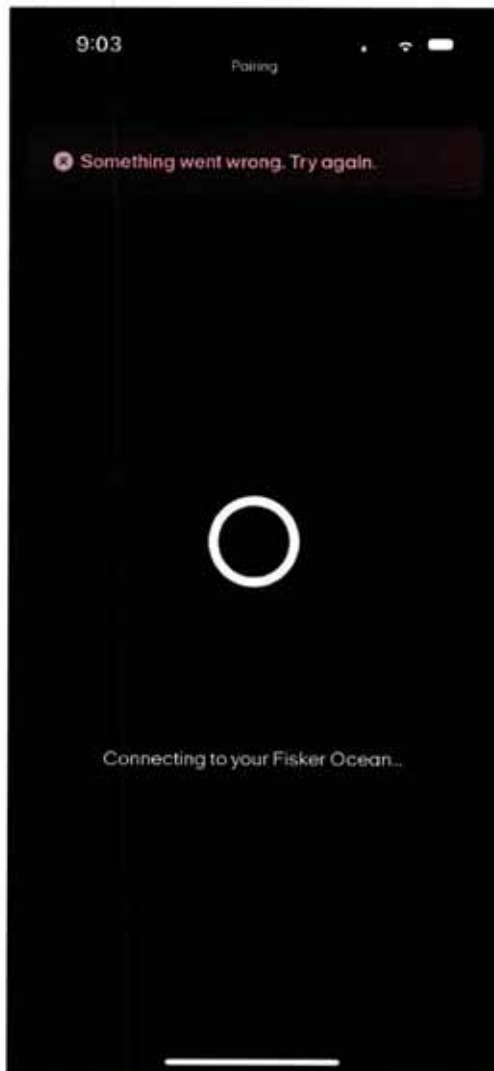
[Quoted text hidden]



Tyson Brown <tysonbrown@gmail.com>
To: Fisker Vehicle Admin <fiskervehicleadmin@fiskerinc.com>, support@fiskerinc.com

Wed, Oct 11, 2023 at 8:18 PM

Thanks Lavar. The main issue I'm encountering now is the inability to pair the fister app with my phone. When I scan the QR code, I get this:



I've tried uninstalling / reinstalling the Fisker app with the same result. And the app is on the latest version. I'm curious if the fact that the app doesn't show everything as complete has an effect on the pairing process? E.g., it won't let me pair if it doesn't think I've finished the Final Invoice? Curious as to your thoughts.

Tyson

[Quoted text hidden]

--

Tyson Brown
tysonbrown@gmail.com

support@fiskerinc.com <support@fiskerinc.com>
To: "tysonbrown@gmail.com" <tysonbrown@gmail.com>

Fri, Oct 13, 2023 at 7:25 AM

Hello Tyson,

Thanks for reaching out. This issue is best handled by our tech support team. You should be able to contact them in the App/Site under Contact us. Use the chat function and they should be able to walk you through it. Hope this helps.

[Quoted text hidden]



EXHIBIT C

Delivery & VIN Assignment Emails

FISKER **Purchase Order**

Seller's name: Fisker Group Inc

Address: 1888 Rosecrans Ave

City: Manhattan Beach

State: CA

Email:

FiskerVehicleAdmin@fiskerinc.com

Zip: 90266

Purchaser's Name: Tyson Brown

Address: 72 Yolanda Dr

City/State: San Anselmo, CA

Telephone*: +14152979117

Email: tysonbrown@gmail.com

Zip: 94960

Co-Purchaser's Name:

Address:

City/State:

Telephone*:

Email:

Zip:

VEHICLE BEING SOLD

Stock No:

Year: 2023

Make: FISKER

Model: Ocean

Trim: One

Vin: VCF1ZBU26PG003312

Ref #: 00273

Odometer: 5

OPTIONS

Tow Package - US

Emergency Kit

Recycled Floor Mats

Expanding Cargo Organizer

VEHICLE PRICE

\$68,999.00

\$1,200.00

\$70.00

\$250.00

\$0.00

Total cash price

\$70,519.00

Unpaid Balance

\$70,519.00

State sales tax

\$6,749.00

Title and Registration fee

\$800.00

Destination & Handling fee

\$2,438.00

Processing fee

\$85.00

Sub-total

\$80,591.00

Reservation and Order fees paid

\$5,250.00

Cash down payment

\$40,000.00

TRADE-IN INFORMATION (if applicable)

Year:

Make:

Stock No:

VIN:

Model:

License Plate:

Mileage:

Lienholder:

Address:

Telephone*:

Lien/Payoff amount:

Payoff amount good until:

Purchaser represents and warrants with regard to any trade-in:

initial

initial

initial

initial

As the seller, you hereby sell, transfer, and convey all rights, title, and interest in and to the vehicle to Fisker, and future assignors designated by Fisker. In consideration of the sale of the vehicle to Fisker the seller enters into an agreement for the amount displayed, which represents the full Value of the Vehicle.

You hereby represent and warrant to us that you are the sole legal and record owner of the Vehicle, and that no other party has any interest in or to the Vehicle unless disclosed as Lienholder above. You agree that you are responsible for any negative equity in connection with vehicle payoff. Funds may be utilized from financing with the new Fisker to cover any negative equity. Seller represents and warrants that the odometer of the Vehicle reflects the actual mileage, unless noted below.

Amount of Mileage in excess of Mechanical limits

initial

IS NOT actual mileage or there is an odometer discrepancy

initial

Total due

\$35,341.00

Your signature acknowledges and agrees that the Fisker Ocean One Preorder Agreement Terms and Conditions Addendum and all documents referenced therein are incorporated into this Purchase Order and complete the terms of sale.

PURCHASER Tyson BrownSELLER Dan Brown

CO PURCHASER _____

TITLE _____

Sr VP, Global Marketing, Sales & Service

Date 09/29/2023

Date _____

*Fisker FinanceSM customers: you will receive a text at this number to facilitate signing your loan documents. Message and data rates may apply.

FOR ACCURACY, PLEASE PRINT LEGIBLY. COMPLETE BOTH SIDES.

VEHICLE IDENTIFICATION NUMBER														VEHICLE MAKE				YEAR MODEL				FUEL TYPE				
V	C	F	1	Z	B	U	2	6	P	G	0	0	3	3	1	2	Fisker				2023				E	
CALIFORNIA LICENSE PLATE NUMBER							MODEL OR SERIES				BODY TYPE MODEL				MOTORCYCLE ENGINE NUMBER											
TYPE OF VEHICLE (CHECK ONE BOX)														FOR TRAILER COACHES ONLY												
<input checked="" type="checkbox"/> Auto <input type="checkbox"/> Commercial <input type="checkbox"/> Motorcycle <input type="checkbox"/> Off Highway <input type="checkbox"/> Trailer Coach <small>(includes truck or pickup)</small>														LENGTH _____ IN WIDTH _____ IN												
Will this vehicle be used for the transportation of persons for hire, compensation, or profit (e.g. limousine, taxi, bus, etc.)? ... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																										
Is this a commercial vehicle that operates at 10,001 lbs. or more (or is a pickup exceeding 8,001 lbs. unladen and/or 11,499 lbs. Gross Vehicle Weight Rating (GVWR)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																										
IMPORTANT: If yes, a Declaration of Gross Vehicle Weight/Combined Gross Vehicle Weight (REG 4008) form must be completed. If yes, a Motor Carrier Permit may be required. Refer to www.dmv.ca.gov for more information.																										
FOR COMMERCIAL VEHICLES ONLY																										
Number of axles: _____ Unladen weight: _____ <input type="checkbox"/> Actual <input type="checkbox"/> Estimated (Vehicles over 10,001 lbs. only)																										

TRUE FULL NAME OF OWNER (LAST, FIRST MIDDLE, SUFFIX), BUSINESS NAME, OR LESSOR			DRIVER LICENSE/ID CARD NUMBER		STATE
Tyson Brown			_ _ _ _ _ _ _		CA
TRUE FULL NAME OF CO-OWNER OR LESSEE (LAST, FIRST, MIDDLE, SUFFIX)			DRIVER LICENSE/ID CARD NUMBER		STATE
<input type="checkbox"/> AND			_ _ _ _ _ _ _		
<input type="checkbox"/> OR			_ _ _ _ _ _ _		
TRUE FULL NAME OF CO-OWNER OR LESSEE (LAST, FIRST, MIDDLE, SUFFIX)			DRIVER LICENSE/ID CARD NUMBER		STATE
<input type="checkbox"/> AND			_ _ _ _ _ _ _		
<input type="checkbox"/> OR			_ _ _ _ _ _ _		
PHYSICAL RESIDENCE OR BUSINESS ADDRESS (INCLUDE ST., AVE., CT., ETC.)			APT./SPACE/STE. NO.	CITY	STATE ZIP CODE
72 Yolanda Dr				San Anselmo	CA 94960
COUNTY OF RESIDENCE OR COUNTY WHERE VEHICLE/VESSEL IS PRINCIPALLY GARAGED			EQUIPMENT NUMBER (OPTIONAL)		
Marin County					
MAILING ADDRESS (IF DIFFERENT FROM PHYSICAL ADDRESS ABOVE)			APT./SPACE/STE. NO.	CITY	STATE ZIP CODE
LESSEE ADDRESS (IF DIFFERENT FROM ABOVE)			APT./SPACE/STE. NO.	CITY	STATE ZIP CODE
TRAILER COACH ONLY - ADDRESS WHERE LOCATED (IF DIFFERENT FROM PHYSICAL ABOVE)			CITY	STATE	ZIP CODE

TRUE FULL NAME OF BANK/FINANCE COMPANY OR INDIVIDUAL (DO NOT RE-ENTER NAME OF NEW REGISTERED OWNER(S) ABOVE)				ELECTRONIC LIENHOLDER ID NO.	
JP MORGAN CHASE				ELT U52	
PHYSICAL RESIDENCE OR BUSINESS ADDRESS (INCLUDE ST., AVE., CT. ETC.)			APT./SPACE/STE. NO.	CITY	STATE ZIP CODE
PO BOX 901033				FORT WORTH	TX 76101
MAILING ADDRESS (IF DIFFERENT FROM PHYSICAL ADDRESS ABOVE)			APT./SPACE/STE. NO.	CITY	STATE ZIP CODE

The odometer reading: ☐ upon date of purchase in California was _____
☐ as of this date is (if no change in ownership) _____

and to the best of my knowledge reflects the ACTUAL mileage unless one of the following statements is checked.

WARNING — ODOMETER DISCREPANCY

☐ Odometer reading is NOT the actual mileage
☐ Mileage EXCEEDS the odometer mechanical limits

Explain odometer discrepancy: _____

MUST COMPLETE VEHICLE INFORMATION BELOW:

VEHICLE IDENTIFICATION NUMBER	VEHICLE MAKE	YEAR MODEL
V C F 1 Z B U 2 6 P G 0 0 3 3 1 2	Fisker	2023

SECTION 5 — DATE INFORMATION

DATE VEHICLE ENTERED OR WILL ENTER CALIFORNIA (CA):

If vehicle was previously registered in CA, then registered or located out-of-state and has now returned to CA, enter most recent date vehicle entered CA. If you did not own vehicle at time of entry, check this box: ☐

Month _____ Day _____ Year _____

DATE VEHICLE FIRST OPERATED IN CALIFORNIA:

Or enter date vehicle will be operated, if it has not been operated yet.

Month _____ Day _____ Year _____

DATE YOU WENT TO WORK IN CALIFORNIA, OBTAINED A CA DRIVER LICENSE, OR BECAME A RESIDENT:

Enter the date whichever occurred first. If you have been a resident since birth, enter date of birth. If you are not a CA resident, check this box: ☐

Month _____ Day _____ Year _____

DATE VEHICLE WAS PURCHASED OR ACQUIRED:

AND WAS (CHECK BOX):

AND WAS PURCHASED (CHECK BOX):

Month 09 Day 29 Year 2023

☒ New ☐ Used☒ Inside CA ☐ Outside CA**SECTION 6 — COST INFORMATION****NOTE:** The total cost or value of the vehicle must be in U.S. Dollars, and include the cost of the basic vehicle, value of any trade-in, and all accessories and leased equipment permanently attached. Cost does not include sales tax, insurance, finance charges, or warranty.**MUST CHECK ONE BOX ONLY, AND ENTER REQUIRED INFORMATION FOR THAT ONE BOX:**☒ **PURCHASE** – I purchased the vehicle for the price of \$ 72957☐ **GIFT** – I acquired the vehicle as a gift. Its current market value is \$ _____
A Statement of Facts (REG 256) form must be completed.☐ **TRADE** – I acquired the vehicle as a trade. Its value when I acquired it was \$ _____

VEHICLE WAS PURCHASED OR ACQUIRED FROM:

☒ Dealer ☐ Private Party ☐ Dismantler
☐ Immediate Family Member – State Relationship:

FOR ALL VEHICLES:

Since purchasing or acquiring this vehicle, were any body type modifications, additions and/or alterations (e.g., changing from pickup to utility, etc.) made to this vehicle? If yes, a Statement of Construction (REG 5036) form must be completed. ☐ Yes ☒ No

FOR REVIVED JUNK OR REVIVED SALVAGE VEHICLES:

The cost of the vehicle must include the labor cost, whether or not the labor was provided or done by you. The total cost of the vehicle including labor is \$ _____

SECTION 7 — FOR OUT-OF-STATE VEHICLESFor vehicles which enter the state within 1 year of purchase, was Sales Tax paid to another state? ☐ N/A ☐ Yes ☒ NoIf yes, enter amount of tax paid \$ _____ (this amount will be credited toward any Use Tax in CA). If your vehicle was last registered in another state, you may be eligible for a Use Tax exemption. For more information, contact the CA Department of Tax and Fee Administration (www.cdtfa.ca.gov).For commercial vehicles (including pickups), this vehicle was last registered as a: ☐ Commercial Vehicle ☐ Non-commercial Automobile in the last state of registration.

DISPOSITION OF OUT-OF-STATE PLATES:

The plates will not be affixed to any vehicle at any time, unless the vehicle is "Dual Registered" in both states. The plates are:

☐ Expired, or will be or were:☐ Surrendered to CA DMV ☐ Destroyed ☐ Retained ☐ Returned to the motor vehicle department of the state of issuance.**SECTION 8 — MILITARY SERVICE INFORMATION**Are you or your spouse on active duty as a member of the U.S. Uniformed Services? ☐ Yes ☒ No

If yes, you may qualify for an exemption. Refer to Nonresident Military (NRM) Vehicle License Fee Exemption (REG 5045) form.

When this vehicle was last licensed, were you or your spouse on active duty as a member of the U.S. Uniformed Services? ☐ Yes ☒ No

If yes, in what state or country were you or your spouse stationed? _____

SECTION 9 — CERTIFICATIONS Signatures required.

The signature for a company or business MUST include the printed name of the company/business and an authorized representative's countersignature on the signature line (e.g., ABC CO. by JOHN SMITH or JOHN SMITH for ABC CO.).

The registered owner mailing address is valid, existing, and an accurate mailing address. I consent to receive service of process at this mailing address pursuant to CVC §1808.21.

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

PRINTED NAME	OWNER'S SIGNATURE	DATE	TELEPHONE OR EMAIL ADDRESS
Tyson Brown	X <u>Tyson Brown</u>	09/29/2023	
PRINTED NAME	CO-OWNER'S SIGNATURE	DATE	TELEPHONE OR EMAIL ADDRESS
	X		
PRINTED NAME	CO-OWNER'S SIGNATURE	DATE	TELEPHONE OR EMAIL ADDRESS
	X		



Fisker Group Inc.
1888 Rosecran Avenue
Manhattan Beach
California 90266
Fiskerinc.com

Date: 09/29/2023

Fisker Agent Authorization Letter

The undersigned (Buyer), hereby authorize Fisker Group Inc. and its authorized agent/employee, including any Fisker Group Inc. affiliates, to act on my behalf in any lawful manner with respect to the execution, transacting, and filing of any and all vehicle titling documents required to obtain vehicle registration and vehicle title perfection and to perform any acts necessary or incidental to the execution of the powers expressly granted herein.

Buyer's Name (Print)

Tyson Brown

Buyer's Signature

Tyson Brown

Tyson Brown (Sep 29, 2023 08:49 PDT)

Co-Buyer's Name (Print)

Co-Buyer's Signature



Fisker Group Inc.
1888 Rosecrans Avenue
Manhattan Beach
California 90266
Fiskerinc.com

Fisker Ocean One Pre-Order Agreement Terms and Conditions Addendum

This Fisker Ocean One Preorder Agreement Terms and Conditions Addendum ("Addendum") supplements the terms and conditions of the binding contract to purchase the Fisker Ocean One that you previously entered into. This Addendum and all supplemental agreements referred to herein together form the complete agreement for the purchase of your Fisker Ocean One and use of Fisker services supplemental to ownership. Capitalized terms not defined in this Addendum have the same meaning as in the PreOrder Agreement. One of our sustainability goals is to reduce paper use. By executing this document electronically, you are agreeing that your electronic signature is binding upon you and that you will accept all executed documents delivered to you electronically. All documents will be stored in your account in your MyFisker App. If you would prefer a paper copy of all documents, please inform your Fisker Vehicle Admin Coordinator. We are excited to deliver your Fisker Ocean One to you!

1. **Final Configuration and Purchase Price.** Your final configuration is as set out in the Configurator when you locked down the configuration and chose your accessories. This configuration with the final purchase price including chosen options, applicable taxes, delivery and governmental fees together with any credits you are entitled to is as indicated in your Motor Vehicle Sales Agreement. Full payment is required prior to delivery of your Fisker Ocean One. If you are financing your balance due through Fisker Finance, you authorize your loan proceeds to be paid directly to Fisker. Likewise, if you traded-in a prior vehicle, you agree that any proceeds from the sale of your vehicle are paid directly to Fisker in consideration for the trade-in credit you received towards your Fisker Ocean One. In the event that your vehicle is delivered to you prior to full payment being made or if a payment is withdrawn, Fisker retains a security interest in the vehicle and may repossess the vehicle if the remaining balance is not paid within five business days.
2. **Place of Sale; Delivery.** Fisker and its model of direct consumer sales is prohibited from selling in many states due to restrictive laws protective the dealership system. Your Fisker Ocean One is sold and delivered to you within the State of California. At your request Fisker can help arrange shipping to you after conclusion of the sale to your chosen location. If you would like to make additional delivery arrangements, please coordinate with your Fisker Vehicle Admin Coordinator. Fisker reserves the right to reschedule the delivery window if an unseen event occurs. If you need to reschedule due to an unseen event, please contact your Fisker Vehicle Admin Coordinator at least 48 hours prior to the scheduled delivery time. You must be physically present with government issued ID in order to receive delivery of your Fisker Ocean One.



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3. **Payment Terms.** You may now and in the future use your MyFisker App to pay for Fisker and third-party services related to your Fisker Ocean One by storing your payment method directly in the MyFisker App. By using your MyFisker App to store payment methods and make payments, you agree to the Payment Terms attached.
4. **Warranty and Roadside Assistance Terms.** Your Fisker Ocean One warranty is as set out in the PreOrder Agreement and is subject to the terms and conditions of the Fisker Limited Warranty. Roadside Assistance is available pursuant to the terms and conditions set forth in the Fisker Roadside Assistance Policy.
5. **Service Terms.** Fisker provides authorized repairs, maintenance, warranty service and other services for your Fisker Ocean One through over-the-air diagnostics, Fisker owned Center Plus locations and mobile repair vehicles, and third-party service providers. By scheduling any one of these services, you agree to the Service Terms that are attached.
6. **Premium Connectivity Services.** Every Fisker Ocean comes with standard connectivity services. Your Fisker Ocean One comes with three years of Premium Connectivity Services at no charge to you commencing on your delivery date. After expiration of the three-year period, you may choose to purchase a subscription plan to continue Premium Connectivity Services. The agreement to provide three years of Premium Connectivity Services at no charge is personal to you and may not be transferred to any third party. The Premium Connectivity Services plan enables certain to support certain third-party content. Enabling the third-party content will also require you to establish an account with the applicable content provider. Such accounts may be free, have a charge, or have a free trial period followed by a subscription fee. Provision of the third-party content and your account with the third-party content provider will be subject to the terms and conditions and privacy policies of the third-party provider. Your use of the Premium Subscription Connectivity is subject to the attached Premium Connectivity Terms.
7. **Collection of Data and Privacy.** Your Fisker Ocean One is a "connected vehicle" which can connect and communicate either through a cellular network or a wi-fi network. When available, we ask that you connect to wi-fi so that the updates can be made quicker and more reliably. You will be asked to consent to the collection and use of vehicle and personal data upon activation of your vehicle account through the vehicle HMI when you first use your Fisker Ocean One. You may remove your consent at any time through the HMI settings. Collection of the data is necessary to provide important services such as mapping, charger location, advanced diagnostics, over-the-air software updates and improvements. The vehicle also has a legally required event data recorder that records certain information in the event



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of a vehicle accident. The type of data collected and how Fisker utilizes the data is set forth in the [Fisker Privacy Policy for Connected Cars](#). During your use of the Fisker website and MyFisker App, Fisker also collects and utilizes certain personally identifiable data pursuant to its [Privacy Policy](#). Your use of third-party services is subject to the terms and conditions and privacy policy of the third-party service provider. The Fisker Terms of Use have been updated to address in-vehicle services. By use of the in-vehicle services, you agree that use of the services is subject to the Fisker [Terms of Use](#).

Linked Terms Reviewed and Agreed:

Tyson Brown

Tyson Brown (Sep 26, 2023 08:49 PDT)

Purchaser

Co-Purchaser

8. **Accessories.** Fisker sells certain Fisker owned and Fisker authorized third-party after-market products and accessories ("Accessory" or "Accessories") through the Configurator and the Fisker Store. Each Accessory is subject to the warranty terms particular to that Accessory and is not incorporated into or subject to the Fisker Ocean One limited warranty. Third-Party Accessories are subject to the terms of the third-party provider and are not warranted by Fisker. Solely in the event that the Accessory is installed by a Fisker authorized representative, use and installation of the Accessory will not void or alter the Fisker Limited Warranty applicable to the Fisker Ocean One. Please note that certain Accessories when used with your Fisker Ocean One may affect weight and aerodynamics of the vehicle altering its range capability and may also affect ride comfort and noise.
9. **ADAS and Other Features.** So that we may deliver your Fisker Ocean One to you at this time, your Fisker Ocean One is being delivered without several advertised and anticipated ADAS and other features. The delayed ADAS features, and their expected availability date are listed at the Featured Highlights section of <https://www.fiskerinc.com/ocean>. Fisker will update the ADAS system and provide these features via an OTA update upon completion of validation and homologation of the system features.
10. **Consent to Electronic Documentation and Signatures.** You agree that the documents referred to herein and provided to you electronically through provision of a hyperlink to such documents is valid delivery and your signature (electronic or otherwise) below is consent to be bound by the terms and conditions located within such documents. You may remove this consent by contacting your Fisker Vehicle Admin Coordinator. You acknowledge that you have been provided access to the supplemental agreement documents at least forty-eight hours prior to completion of the sale transaction.
11. **Incorporated Provisions.** This Addendum is incorporated in and a part of the Fisker Ocean One PreOrder Agreement Terms and Conditions and all such terms and conditions apply herein. To the extent of any conflict between this Addendum and the Fisker Ocean One



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PreOrder Agreement Terms and Conditions, the terms of this Addendum shall prevail. All hyperlinked documents are also incorporated into the Fisker Ocean One PreOrder Agreement Terms and Conditions. To the extent of any conflict between a hyperlinked document and the Fisker Ocean One PreOrder Agreement Terms and Conditions, the terms of the particular hyperlinked document shall prevail.

By signing below, you agree to the terms and conditions of this Addendum, as incorporated into the Ocean One PreOrder Terms and Conditions. You represent that your signature confirms you have read and consent to the terms of all other agreements referenced herein and to the terms of use contained within each of the hyperlinked documents. You further agree that Fisker may contact you via SMS messaging or voice call to the phone number linked to your account to update you regarding payment and delivery of your Fisker Ocean One and any purchased accessories. Standard data and messaging rates may apply. You may opt out of SMS messaging by replying 'STOP' to the SMS message and contacting your Fisker Vehicle Admin Coordinator regarding your alternative means of communication.

Fisker Group Inc.

Purchaser

By

Dawn Ahmed

Tyson Brown

Tyson Brown (Sep 29, 2023 08:49 PDT)

Tyson Brown

Print

Co-Purchaser

Print

Attachments:

California Lemon Law Notice
California Service Bulletin Notice
California Tire Chains Disclaimer
California Cooling Off Notice
Payment Terms
Premium Connectivity Terms
Service Terms



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California Lemon Law Dispute Resolution Notice

The California Lemon Law requires a vehicle manufacturer to replace the vehicle or repurchase the vehicle when the manufacturer is unable to repair a vehicle to conform to the manufacturer's original warranty after a reasonable number of repair attempts.

To help resolve potential issues, Fisker offers its customers third-party arbitration free of charge:

National Center for Dispute Settlement, LLC ("NCDS")
PO Box 515811
Dallas, TX 75251-5811
Telephone: (866) 979-2441

Fisker provides this dispute resolution at no charge to enable you to have your concerns reviewed by an impartial third party. Any decision made by NCDS is binding on Fisker but not on you.

The NCDS program consists of professionals who are trained in arbitration and mediation. NCDS officials will hear the facts of your case, the nature of your unresolved issue(s), inspect the vehicle if necessary, and render a fair and impartial decision. The time period during which you can file a request for arbitration through NCDS varies by state. You should reference your state's applicable law or contact NCDS to determine your deadline for filing for arbitration. If your issue is eligible for arbitration through NCDS, the process is designed to take no longer than forty (40) days. This timeframe may be delayed if, for instance, you fail to provide information required by NCDS or you fail to make your vehicle available to NCDS for inspection.

To request arbitration through NCDS, you must complete the NCDS customer claim form and mail it to NCDS at the address listed above. You may also request a form by calling NCDS at (866) 979-2441. You should have your vehicle's information on hand if you call NCDS including but not limited to, the vehicle's year and model, your vehicle identification number, the vehicle's current mileage, and a description of the unresolved issue(s) that are the subject of your arbitration request. Additionally, if you seek reimbursement for repairs or incidental expenses, provide copies of your receipts to the address listed above. Once NCDS receives your request for arbitration, NCDS will contact you regarding your case's eligibility for arbitration and, if eligible, NCDS will provide additional details about its arbitration program.

Once NCDS receives your request, NCDS may schedule an inspection of your vehicle. This

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may include inspection by an independent expert with a Fisker representative present. The independent examiner will provide an evaluation of the vehicle to NCDS as part of the arbitration process. A hearing may be held in-person or virtually before the NCDS official provides a decision. At the hearing, you and Fisker will be allowed to present all relevant evidence regarding your unresolved issue(s). You and Fisker will be given an opportunity to provide testimony and documentary evidence. Rebuttal evidence will also be considered by the NCDS official. After hearing all testimony and documentary evidence, the arbitrator will review the legal standards applicable to your issue(s) and render a decision within ten (10) days. Potential remedies granted by the arbitrator include (but are not limited to) additional repairs, reimbursement for repairs and expenses, or repurchase or replacement of your vehicle. Throughout the entire NCDS process, you remain free to negotiate a settlement with Fisker directly.

You must use NCDS before exercising rights or seeking remedies under the Magnuson-Moss Warranty Act in the United States. Your use of NCDS may not be required, however, if you seek redress under other laws, but NCDS remains available to you.

If you accept the decision of NCDS, Fisker will be bound by and comply with the decision within 30 days after receiving notice of your acceptance of the decision. If you reject the decision of NCDS, the decision and any findings may be admissible in any subsequent legal action.

All issues not resolved by the NCDS process, or if you choose not to participate in the NCDS process, must be resolved under the procedure of binding arbitration that you agreed to in your vehicle purchase documents.

TB
TD
Initials

Tyson Brown
Tyson Brown (Sep 28, 2023 08:49 PDT)
Purchaser

Co-Purchaser



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California Service Bulletin Notice

Fisker provides the following notice in compliance with California Civil Code 1795.01.

Federal law requires manufacturers to furnish the national highway traffic safety administration (nhtsa) with bulletins describing any defects in their vehicles. These bulletins are not recalls.

You may obtain copies of these technical service bulletins from the nhtsa, the manufacturer (ask your dealer for the toll-free number), or

Certain consumer publications, which publish these bulletins. Some companies will send them to you, for a fee.

TB
TB
Initials

Tyson Brown
Tyson Brown (Sep 25, 2023 08:49 PDT)

Purchaser

Co-Purchaser



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California Tire Chains Disclaimer

As equipped, this vehicle may not be operated with tire chains but may accommodate some other type of tire traction device. See the owner's manual for details.

TB
TB
Initials

Tyson Brown
Tyson Brown (Sep 28, 2023 08:49 PDT)

Purchaser

Co-Purchaser



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California Cooling Off Notice

Fisker provides the following notice pursuant to California Civil Code 11709.2:

There is no cooling-off period unless you obtain a contract cancellation option.

California law does not provide for a "cooling-off" or other cancellation period for vehicle lease or purchase contracts. Therefore, you cannot later cancel such a contract simply because you change your mind, decide the vehicle costs too much, or wish you had acquired a different vehicle. After you sign a motor vehicle purchase or lease contract, it may only be canceled with the agreement of the seller or lessor or for legal cause, such as fraud.

However, California law does require a seller to offer a 2-day contract cancellation option on used vehicles with a purchase price of less than \$40,000, subject to certain statutory conditions. This contract cancellation option requirement does not apply to the sale of a recreational vehicle, a motorcycle, or an off-highway motor vehicle subject to identification under California law. See the vehicle contract cancellation option agreement for details.

TB
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Initials

Tyson Brown
Tyson Brown (Sep 29, 2023 08:49 PDT)
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Co-Purchaser

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Purchaser

Co-Purchaser



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Payment Terms

These payment terms describe your agreement for use of the payment features in your MyFisker App and use of your stored payment method ("Payment Method") to pay for goods and services purchased from Fisker or third-party providers. By using the stored payment feature, you accept these Payment Terms and the [Terms of Use](#), incorporated by reference herein, which apply and govern your use of stored payment methods to pay for goods and services associated with Fisker or use of your vehicle. Your use of your Payment Method is also governed by the terms of our third party payment processors, the issuer of your Payment Method and your financial institutions. Fisker may amend these Payment Terms from time to time and such amended Payment Terms shall be effective upon posting to this page.

1. In order to use certain services or pay for certain services through your MyFisker App (such as charging), or pay for recurring services and subscriptions, you authorize Fisker to verify, store, and recover funds from your Payment Method. You must keep at least one valid Payment Method in your Fisker account at all times.
2. When you register your Payment Method with Fisker, you agree to provide true and accurate information. To verify the information entered, Fisker may submit a low dollar authorization which will disappear from your Payment Method account without charge in a few days.
3. When you register your Payment Method, certain information, including device location, device identification number, and card information may be sent to Fisker and shared with Fisker payment processors. When the stored Payment Method is used to pay charges, the necessary information to process payment will be shared with Fisker's global payment processors and banking partners to make the payment, comply with regulations, deter fraud and troubleshoot any payment issues. For information on how Fisker retains and uses your payment and other personal information, please see Fisker's [Privacy Policy](#).
4. For services or charges that require automatic or recurring payments (such as a subscription), you understand that your Payment Method will be billed automatically on a specified schedule unless you cancel the underlying service or subscription within forty-eight hours prior to the end of the paid term. Your recurring payments and billing authorization will continue indefinitely unless you terminate the underlying services or authorization to charge your Payment Method. Third parties that you authorized to use your account, or your vehicle may also use the services subject to these Payment Terms. You remain responsible for payment of the services used.



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5. You agree that Fisker or its third-party providers may resubmit a transaction one or more times in the event the transaction was declined or returned. In the event that the attempt to recover payment from your Payment Method should fail, you agree that you will otherwise pay Fisker for the goods or services using an alternate payment method and that Fisker may contact you to arrange alternate payment. If payment is not received, Fisker may limit, hold or block your vehicle's ability to use the related services until payment is resolved. Fisker may also suspend or terminate the services if you violate the Payment Terms, provide false information or we or our transaction partners determine you pose an unreasonable fraud risk or suspect unauthorized activity on your account.
6. Transactions are non-refundable and non-reversible. You may have refund or charge-back rights based on a third-party merchant's policies or under your agreement with the issuer of your Payment Method, or applicable state or federal law. You should review your statements from the issuer of your Payment Method periodically to verify your transactions. You agree that any refund you are entitled must be made to the same Payment Method as the underlying transaction.
7. These Payment Terms are governed by the laws of the State of California unless your local jurisdiction requires otherwise. You agree to resolve any dispute regarding these Payment Terms or use thereof in accordance with the dispute resolution provisions set forth in the [Terms of Use](#), including resolution by arbitration and agreement not to join any claim you may have with a claim of any other party, or otherwise participate as a class representative, class member or in a private attorney general capacity. If any term is considered unenforceable, illegal or invalid, then such term will be eliminated, and the remaining terms shall continue in full force and effect. We reserve the right to assign these Payment Terms to any third party without notice or consent and these Payment Terms shall be binding upon such assignee.



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Premium Connectivity Terms

These Premium Connectivity Terms describe your agreement as to the terms applicable to use of premium connectivity (collectively, "Premium Connectivity") for your Fisker vehicle eligible for and receiving Premium Connectivity ("Vehicle"). By receiving Premium Connectivity, you accept these Premium Connectivity Terms and the [Terms of Use](#), which apply and govern your use of the Services. Fisker may amend these Premium Connectivity Terms from time to time and such amended Premium Connectivity Terms shall be effective upon posting to this page.

1. All vehicles come with standard cellular connectivity together with wi-fi connectivity abilities. Premium Connectivity allows receipt of certain premium streaming services. These streaming services are subject to change from time to time at Fisker's discretion.
2. Premium Connectivity is provided at no charge for the initial first three years after your date of purchase of a Fisker Ocean One and Fisker Ocean Extreme. For Fisker Ocean Ultra and Fisker Ocean Sport, Premium Connectivity is provided for the initial first five years after your date of purchase of a vehicle with the Ultimate Package added. After expiration of the applicable initial term, or if made otherwise available to you, your use of Premium Connectivity will be subject to payment of a monthly fee. Payment of the monthly subscription fee will be subject to the Payment Terms.
3. Some features in the future may become restricted or inapplicable due to hardware constraints. Fisker may suspend, modify, or terminate Premium Connectivity at any time, and you will not be entitled to a refund. You may terminate Premium Connectivity at any time, and you will not be entitled to a refund. Premium Connectivity is personal to you and may not be transferred upon sale of the Vehicle or to another person. You must inform Fisker when you sell or transfer your Vehicle. You are responsible for removal of any personal information and content, if any, that you may have stored before you sell or transfer your Vehicle.
4. You are responsible for maintaining the Vehicle in good working order so that Premium Connectivity can be provided. Premium Connectivity requires a third-party wireless service provider. The terms and conditions for any applicable wireless service provider are separate and Fisker is not bound by or responsible for them. Premium Connectivity is provided 'as is' without warranties of any kind and can be limited or discontinued entirely because of technological changes or other circumstances.
5. You are responsible for paying any third-party charges for apps and services you choose to use with Premium Connectivity. Your use of those apps and services will be subject to the terms and conditions of the provider and Fisker is not bound or responsible for them.



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6. You expressly acknowledge and agree that the use of or any reliance upon any information or content available through Premium Connectivity is solely and completely at your own risk and responsibility. It is your sole responsibility to ensure that you (and/or any other occupant of your vehicle) follow instructions for use of Premium Connectivity and applications and services, and exercise good judgment and obey traffic and all other applicable laws and regulations, when operating your vehicle; using the equipment and service; and/or evaluating whether the use of any of the services (or the routing and direction data you receive) is safe and legal under the circumstances.
7. Various conditions beyond Fisker's control may prevent or delay us from providing Premium Connectivity to you, or affect the quality of Premium Connectivity and performance of apps and services. Some examples are atmospheric, geographic, or topographic conditions (such as tall buildings, hills or tunnels), damage to or failure to maintain your Vehicle or the equipment in good working order, government laws, rules or regulations, failure, congestion or outages of utility or wireless networks (including interruption of cellular service), war, act of God, natural disaster, inclement weather, and labor strikes. In the event of any of the foregoing, we may, in our discretion, suspend or terminate the Service, without notice to you and without any liability. We are not responsible for delay or failure in providing Service due to conditions beyond our control and you are not entitled to credit or refund as a result of any such delay or failure.
8. Fisker does not warrant or guarantee that Premium Connectivity will be available at any specific time or at all times or to any geographic location, or that Premium Connectivity will be provided without interruption, delay or error. Neither we or any of our service partners make any warranties, express or implied about (1) the equipment or any other hardware or software used with Premium Connectivity, (2) Premium Connectivity, (3) noninfringement, or (4) any data or information or other services provided with Premium Connectivity. This includes, without limitation, warranties of security, title, content, quality, accuracy, timeliness, completeness, correctness, reliability, merchantability, or fitness for a particular purpose or use. All such warranties are expressly excluded by these terms of service. We expressly disclaim any and all express and implied warranties.
9. These terms are governed by the law of California unless your jurisdiction requires otherwise. You agree to resolve any dispute regarding these Payment Terms or use thereof in accordance with the dispute resolution provisions set forth in the [Terms of Use](#), including resolution by arbitration and agreement not to join any claim you may have with a claim of any other party, or otherwise participate as a class representative, class member or in a private attorney general capacity. If any term is considered unenforceable, illegal or invalid, then such term will be eliminated, and the remaining terms shall continue in full force and effect. We reserve the right to assign these Payment Terms to any third party without notice or consent and these Payment Terms shall be binding upon such assignee.



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Service Terms

These Service Terms describe your agreement as to the terms applicable to maintenance, warranty service, roadside assistance or collision services (collectively, "Services") for the Fisker vehicle you request Services for ("Vehicle"). By using the Services, you accept these Fisker Service Terms and the [Terms of Use](#), which apply and govern your use of the Services. Fisker may amend these Service Terms from time to time and such amended Service Terms shall be effective upon posting to this page.

1. When you make an appointment or arrange for Services to be performed on the Vehicle, you agree that Fisker and its third-party service providers (collectively "Service Providers"), are authorized to conduct the Services on the Vehicle as their discretion dictates in order to accomplish the Services. You grant the Service Providers access to the Vehicle, including all data and information on the Vehicle. You also grant the Service Providers authority to drive and road test the Vehicle as reasonably necessary in their sole discretion to conduct the Services.
2. Services will commence within a reasonable time of you scheduling the Services through your MyFisker App and may commence with no further notice to you thereafter. Services, including diagnostics, may be performed by over-the-air update ("OTA"), a mobile service technician, at a Fisker Center+ or authorized repair facility. Service Providers may perform repairs, OTA or other services in connection with a recall, in addition to the Services you requested. You consent to the Service Provider remotely unlocking or locking the Vehicle in order to gain access to perform the Services, and to the Service Provider removing the Vehicle from your location in order to perform Services on the Vehicle.
3. Services will be completed within a reasonable amount of time. The location of the Vehicle, capabilities and equipment of the nearest Service Provider, and availability of parts and material may affect the time it takes to complete the Services. Service Provider may change the location of performance of the Services to be completed. The Service provider may need to extend the time of performance of the Services in the event that personnel or material is not available, inclement weather, fires, floods, earthquakes, civil unrest, material changes in applicable laws or regulations, or other event out of a Service Provider's reasonable control occurs. Fisker will alert you of any extension of time required and will take commercially reasonable efforts to complete the Services expeditiously. You agree that you will not have a claim for damages should the Services be extended for the foregoing reasons.



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4. Service Providers may block or limit your access to the Vehicle and Vehicle features, in order to properly perform the Services. You agree to maintain a safe distance from the Vehicle while services are performed and to cooperate in reasonable requests during the performance of Services. Video and verbal recordings and photographs of the Services being performed, Service Provider equipment or facilities are prohibited.
5. For mobile services that take place anywhere other than an authorized Fisker service center, you agree to ensure that the Service Provider has a safe, secure and sheltered area to perform the Services. You will take reasonable steps to ensure the Service Provider is safe from traffic, pets, children and threats or accidents while performing Services.
6. The Service Provider may use replacement parts of similar quality and performance to the OEM part, including items that have been remanufactured or reworked.
7. Any payment due for Services is due when the Services are complete and prior to return of the Vehicle. Fisker Payment Terms apply to payments made for Services. You will be charged storage fees in the lesser amount of \$75 per day, or the greatest amount allowed by law, beginning one (1) business day after you are notified that the Services are complete if the Vehicle is not picked up and removed. You are responsible for towing or other transportation costs unless the Services or Roadside Assistance is otherwise covered by your new vehicle warranty, and you arrange the towing or Roadside Assistance through Fisker. Roadside Assistance is subject to the Fisker [Roadside Assistance Policy](#).
8. Fisker may, in its sole discretion, provide you with a loaner vehicle or other alternate transportation (such as a rental or ridesharing services), free of charge up to a set limit as a courtesy. You acknowledge that the vehicle provided may not be identical to the Vehicle or in the same type or class. Charges will accrue in the event that you do not return the loaner or rental vehicle within one business day of the Services being completed. In the event that you are provided with alternate transportation services, such transportation will be further subject to the terms and conditions of the transportation service provider which are binding upon your use of the services.
9. Your Vehicle is equipped with connected vehicle technologies that allow Fisker to diagnose and sometimes repair the Vehicle via OTA. Fisker will collect vehicle data as described in the [Connect Car Privacy Policy](#), and [Privacy Policy](#). The Service Provider may require and will have full access to the Vehicle data systems including video captured by the Vehicle and the event data recorder ("EDR"). You are not entitled to access to any data or information recorded by the Vehicle while Services are performed and the Service Provider may block or delete certain data as part of its standard practices and procedures while performing the Services.



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10. These terms are governed by the law of California unless your jurisdiction requires otherwise you agree to resolve any dispute regarding these Payment Terms or use thereof in accordance with the dispute resolution provisions set forth in the [Terms of Use](#), including resolution by arbitration and agreement not to join any claim you may have with a claim of any other party, or otherwise participate as a class representative, class member or in a private attorney general capacity. If any term is considered unenforceable, illegal or invalid, then such term will be eliminated, and the remaining terms shall continue in full force and effect. We reserve the right to assign these Payment Terms to any third party without notice or consent and these Payment Terms shall be binding upon such assignee.

EXHIBIT D

Purchase Documentation

This exhibit contains the purchase documents relevant to the replacement vehicle acquired following the Fisker trade-in.

These documents support the context for the trade-in valuation and resulting economic loss.



**DISCLOSURE OF NON-GM PRODUCTS
CUSTOMER ACKNOWLEDGEMENT FORM**

Rev 08-17

(New/Used GM Vehicle Sale & Service/Body Shop Repairs)

DEAL# 611390

STOCK# C47624

CUST# 10698308

Vehicle VIN (17 Digits) 1 / G / N / S / K / P / K / L / 8 / R / R / 3 / 6 / 7 / 5 / 7 / 1 /

X **Part I - Non-GM Service Contract or Service Agreement**

Buyer/Lessee acknowledges that the dealer is selling her/him a Non-GM Service Contract (not specifically branded Chevrolet, Buick, GMC or Cadillac Protection). Buyer/Lessee understands that (i) GM is not responsible for any claims under this non-GM service contract product and has no obligation in connection with the sale or use of this non-GM service contract product, and (ii) a non-GM service contract may or may not be accepted by other GM Dealerships.

X **Part II - Non-GM Parts/Accessories installed by the Dealer.**

Non-GM parts and accessories are not covered under the GM New Vehicle Limited Warranty. They also may damage the vehicle, compromise its compliance with safety standards or void the GM Warranty on the vehicle itself. GM is not responsible for the consequences of installing any non-GM equipment, parts or accessories on the vehicle. A list of non-GM parts is available to you upon request.

Customer Signature 

Customer Printed Name TYSON BROWN Date 08/30/2024

Note: A copy of this signed form must be kept in the Customer New or Used Vehicle Sales Jacket and/or Vehicle Service History File.

**DECLINING THE PERMANENT MARKING OF
VEHICLE'S CATALYTIC CONVERTER**DEAL# 611390
STOCK# C47624
CUST# 10698308

Buyer Name and Address TYSON BROWN 72 YOLANDA DRIVE SAN ANSELMO, CA MARIN 94960	Co-Buyer Name and Address N/A	Seller Name and Address DUBLIN CHEVROLET CADILLAC 4200 JOHN MONEGO COURT DUBLIN, CA 94568
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In this Declining the Permanent Marking of Vehicle's Catalytic Converter, Buyer and Co-Buyer (if any) are separately and together referred to as "you", "your", and "Buyer".

This Disclosure is about the following motor vehicle (Vehicle):

Year 2024	Make CHEVROLET	Model TAHOE	Vehicle Identification Number 1GNSKPKL8RR367571
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Buyer understands that Seller has offered to permanently mark the Vehicle's catalytic converter with its Vehicle Identification Number (VIN). This offer and charge, if any, are outlined in the Pre-Contract Disclosure in accordance with Section 2982.2 of the California Civil Code. By signing below, you acknowledge that this offer has been presented to you and that you are **DECLINING** to have Seller permanently mark the catalytic converter with the Vehicle's VIN.

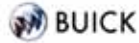
Buyer Signature X  Date 08/30/2024

Co-Buyer Signature X N/A Date N/A

DEAL# 611390

STOCK# C47624

CUST# 10698308



CALIFORNIA AUTOMOTIVE RETAILING GROUP, INC.
4200 JOHN MONEGO COURT DUBLIN, CA 94568 (925) 479-3500

ACKNOWLEDGEMENT OF RECEIPT OF SIGNED COPIES

CUSTOMER NAME: TYSON BROWN

DATE: 08/30/2024

I, TYSON BROWN, have received all copies documents that I have signed from Dublin DUBLIN CHEVROLET CADILLAC at the conclusion of my transaction. These copies were provided to me via Paper / Email.

This transaction is for the following vehicle:

2024

CHEVROLET TAHOE

The VIN number for my purchases vehicle is

1GNSKPKL8RR367571

I am aware I am entitled to additional copies if needed, however I was given my copies on the date mentioned above for all documents

I have signed.

Buyer Signature

Dealership Representative Signature

DEAL# 611390

STOCK# C47624

CUST# 10698308

Pre-Contract Disclosure (Retail Installment Sale Contract)**Identification of Parties**

Buyer Name(s) ("you") TYSON BROWN				Contract Date 08/30/2024	Buyer's Email TYSONBROWN@GMAIL.COM
Address: Street 72 YOLANDA DRIVE	City SAN ANSELMO	State CA	Zip 94960	Buyer's Telephone (415) 297-9117	
Dealership DUBLIN CHEVROLET CADILLAC 4200 JOHN MONEGO COURT	DUBLIN	CA	94568	Dealer's Telephone (925) 478 - 7342	

Identification of Vehicle ("Vehicle")

Year 2024	Make CHEVROLET	Model TAHOE	VIN 1GNSKPKL8RR367571
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Optional Goods and Services

The following goods and services are NOT required as a condition to obtaining financing terms for the purchase of the Vehicle.

☐ Optional Theft Deterrent Device(s):

(1) N/A	\$	N/A
(2) N/A	\$	N/A
(3) N/A	\$	N/A

☐ Optional Surface Protection Product(s):

(1) N/A	\$	N/A
(2) N/A	\$	N/A

☐ Optional Service Contract(s):

(1) N/A	N/A months	N/A miles	\$	N/A
(2) N/A	N/A months	N/A miles	\$	N/A
(3) N/A	N/A months	N/A miles	\$	N/A
(4) N/A	N/A months	N/A miles	\$	N/A
(5) N/A	N/A months	N/A miles	\$	N/A

☐ Optional Debt Cancellation Agreement or Guaranteed Asset Protection Waiver: **N/A** \$ **N/A**☐ Optional Vehicle Contract Cancellation Option Agreement: **N/A** \$ **N/A**☐ Optional Insurance Product: **N/A** \$ **N/A**Total \$ **0.00**Installment Payment EXCLUDING Listed Items: \$ **703.39**Installment Payment INCLUDING Listed Items: \$ **703.39**

THE ABOVE INSTALLMENT PAYMENTS INCLUDE THE ITEMS DESCRIBED ABOVE, THE PRICE OF THE VEHICLE, GOVERNMENT FEES AND TAXES, FINANCE CHARGES, AND THE ADDITIONAL CHARGES SHOWN BELOW.

Other Goods, Services and Miscellaneous Charges

Cash Price of Additional Accessories	\$ N/A	Emissions Testing Charge	\$ N/A
Other (Nontaxable)		Prior Credit or Lease Balance	\$ N/A
N/A	\$ N/A	Other (to whom paid) N/A	\$ N/A
N/A	\$ N/A	For: N/A	
EV Charging Station	\$ N/A	Other (to whom paid) N/A	\$ 883.75
Electronic Vehicle Registration or Transfer Charge	\$ 33.00	For: TIRE FEE-\$6.75, LICENSE FEE-\$500, REGISTRATION FEE-\$375	
Document Processing Charge	\$ 85.00		

By signing below, you acknowledge:

- All of the charges described above will be included in the retail installment sale contract accompanying the purchase of the Vehicle.
- This document was presented to you prior to signing the retail installment sale contract and you consent to including all the above charges in the retail installment sale contract.
- The goods and services are NOT required as a condition to obtaining financing terms for the purchase of the Vehicle.

08/30/2024

Date

TYSON BROWN



Buyer's Signature

N/A

Co-Buyer's Signature

DEAL# 611390

STOCK# C47624

CUST# 10698308

FOREIGN LANGUAGE TRANSACTION ACKNOWLEDGEMENT

This form verifies that if the vehicle transaction was conducted in any one of the foreign languages set forth below, an unexecuted copy of the contract or agreement in that language was provided to the customer prior to signing a completely filled-in contract and/or agreement in English. Please check the appropriate box for the language used:

☐ **CHINESE**

By checking this box and signing below, customer acknowledges that customer received a copy of an unexecuted Chinese language translation of the contract and/or agreement as required by law before signing a completely filled-in copy of the contract and/or agreement in English.

通过选中该方框并在下方署名，客户确认在签署完整填写的英语合同和/或协议副本之前已经依法收到未履行的中文翻译合同和/或协议的一个副本。

☐ **KOREAN**

By checking this box and signing below, customer acknowledges that customer received a copy of an unexecuted Korean language translation of the contract and/or agreement as required by law before signing a completely filled-in copy of the contract and/or agreement in English.

여기에 있는 박스에 체크를 하고 서명을 함으로서 고객은 완전히 작성된 영문 계약서와/나 협약서를 받아보고 서명하기 전에 밑에서 요구 하는대로 아직 집행되지 않은 한국어로 번역된 계약서와/나 협의서의 초본을 받아 보았다는 것을 인정합니다.

☐ **VIETNAMESE**

By checking this box and signing below, customer acknowledges that customer received a copy of an unexecuted Vietnamese translation of the contract and/or agreement as required by law before signing a completely filled-in copy of the contract and/or agreement in English.

Bằng việc tích vào ô bên dưới và ký tên, khách hàng thừa nhận họ đã nhận được bản sao chép phiên bản dịch tiếng Việt chưa thi hành của hợp đồng và/hoặc bản thỏa thuận như đã yêu cầu của luật pháp trước khi ký tên đầy đủ vào bản sao chép của hợp đồng và/hoặc bản thỏa thuận bằng tiếng Anh.

☐ **TAGALOG**

By checking this box and signing below, customer acknowledges that customer received a copy of an unexecuted Tagalog translation of the contract and/or agreement as required by law before signing a completely filled-in copy of the contract and/or agreement in English.

Sa paglagay ng tsek sa kahong ito at paglagda sa ibaba, ang parokyano ay kinikilala na tumanggap ng isang kopya ng hindi nai-Tagalog na pagsasalin ng kontrata at/o kasunduan na kailangan sa batas bago ang lagdaan ang kumpletong nasagutang kopya ng kontrata at/o kasunduan sa Ingles.

☐ **SPANISH**

By checking this box and signing below, customer acknowledges that customer received a copy of an unexecuted Spanish translation of the contract and/or agreement as required by law before signing a completely filled-in copy of the contract and/or agreement in English.

Al marcar esta casilla y firmar debajo, el cliente reconoce que ha recibido la copia de una traducción al español de un contrato y/o acuerdo sin ejecutar según lo exige la ley antes de firmar una copia completa del contrato y/o acuerdo en inglés.

☒ This transaction was conducted solely in the English language.

08/30/2024

Date

Customer Signature

DUE BILL

DEAL# 611390

CUST# 10698308

Service Hours 07:00 - 18:00

Service Phone Number (925) 478 - 7342

Sales Manager JOEL CARAVANTES

Identification of Parties

Buyer/Lessee Name(s) ("you") TYSON BROWN				Phone (415) 297-9117	
Address 72 YOLANDA DRIVE		City SAN ANSELMO	State CA	Zip 94960	Contract Date 08/30/2024
Dealership ("dealer") DUBLIN CHEVROLET CADILLAC					Salesperson LUKE LEDEZMA

Identification of Vehicle ("Vehicle")

Year 2024	Make CHEVROLET	Model TAHOE	VIN 1GNSKPKL8RR367571	Stock Number C47624
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Section A: Acknowledgment of Work

You acknowledge that the work described in this Section A, if any, is the only work that you are entitled to have performed at no additional charge. If you request any additional work, dealer will provide you with an estimate of charges for your approval prior to performing the additional work.

A.1. N/AA.2. N/AA.3. N/AA.4. N/AA.5. Otherwise vehicle sold as is (and/or) as equipped, nothing else promised or implied**Section B: Acknowledgment of Accessories**

You acknowledge that the charges for the accessories described in this Section B, if any, were disclosed to you and included in the retail installment sale or lease contract you entered into for the purchase or lease of the Vehicle with your consent. These accessories are the only accessories that you are entitled to have installed at no additional charge. If you request additional accessories, dealer will provide you with an estimate of charges for your approval prior to installation of such accessories.

B.1. N/AB.2. N/AB.3. N/AB.4. N/AB.5. Otherwise vehicle sold as equipped, nothing else promised or implied

**PLEASE NOTE THAT LOANER CARS WILL NOT BE AVAILABLE WHILE THE WORK/INSTALLATION IS BEING PERFORMED
PLEASE CONTACT OUR SERVICE DEPARTMENT AS SOON AS POSSIBLE TO SCHEDULE AN APPOINTMENT**

08/30/2024

Date

Buyer's Signature

N/A

Co-buyer's Signature

08/30/2024

Date

Dealer Representative's Signature

AGREEMENT TO FURNISH INSURANCE POLICY

(TO BE USED WITH SECURITY AGREEMENT ON SALE OF VEHICLE)

DEAL# 611390

STOCK# C47624

CUST# 10698308

Date 08/30/2024To Seller DUBLIN CHEVROLET CADILLAC4200 JOHN MONEGO COURTDUBLINCA94568

The undersigned Purchaser(s) agree(s) to furnish his/their own Insurance Policy, covering property which is the subject of a Security Agreement dated this 30 day of AUGUST, YR 2024

The vehicle referred to herein is described as follows:

Year	Make	Model	Body	Vehicle Identification No.
<u>2024</u>	<u>CHEVROLET</u>	<u>TAHOE</u>	<u>UTILITY</u>	<u>1GNSKPKL8RR367571</u>

Such Insurance Policy must be delivered to the Seller within 5 days from the date hereof, and if Seller does not receive such Policy by the time stated, Seller may (but is not required to) procure insurance of the kind and type agreed to be furnished under the terms of the above mentioned Security Agreement.

Ins.Co. PROGRESSIVE INSURANCEAgent PROGRESSIVE INSURANCEPO BOX 31260TAMPAFL33631(800) 776-4737

ADDRESS OF AGENT - STREET

CITY

STATE

ZIP

AGENT'S PHONE NUMBER

Policy No. 955722571Exp. Date 02/02/2025

☒ Fire & Theft - ☒ Additional Coverage - ☒ \$ 1000 Deductible Comprehensive - ☒ \$ 1000 Deductible Collision

In the event I fail to furnish a valid insurance policy, or written evidence, from an insurance company for comprehensive and deductible collision insurance coverage, within the time specified from above date, I hereby agree to pay to Seller or its assignees any earned premium for any policy they may have to place for the above described vehicle in accordance with repayment procedures established under California Civil Code Section 2982.8.

I/we further agree to assume forthwith any and all responsibility for damage to the property referred to above or resulting from the use, maintenance or operation thereof, and agree to hold Seller free of any loss, claim, or liability resulting from any damage to said property or from the use, maintenance or operation thereof.

Loss Payee BANK OF AMERICA, N.A. PO BX 2759JACKSONVILLE FL 32203

NOTICE TO BUYER: This Agreement does not authorize the ordering of **Public Liability or Property Damage Insurance.**

Any insurance ordered by the financial institution will cover loss of or damage to the above described vehicle only and **will not include Public Liability or Property Damage Insurance.**

"WARNING: IT IS YOUR RESPONSIBILITY UNDER CALIFORNIA LAW TO OBTAIN LIABILITY INSURANCE OR BE SUBJECT TO PENALTIES FOR VIOLATING SECTION 16020 OF THE VEHICLE CODE, WHICH MAY INCLUDE LOSS OF LICENSE OR A FINE. THE INSURANCE ACQUIRED BY THE LIENHOLDER DOES NOT PROVIDE LIABILITY COVERAGE AND DOES NOT SATISFY YOUR RESPONSIBILITY UNDER CALIFORNIA LAW."

TYSON BROWN

72 YOLANDA DRIVE

N/A

SAN ANSELMO CA 94960

BUYER'S NAME (Printed)

ADDRESS

X

BUYER'S SIGNATURE TYSON BROWN

X

N/A
CO-BUYER'S SIGNATURE N/A

HOME PHONE

BUSINESS PHONE



FORM NO. LAWCA-228RS e REV 6/11/12 ©2013 The Reynolds and Reynolds Company

THERE ARE NO WARRANTIES, EXPRESS OR IMPLIED, AS TO CONTENT OR FITNESS FOR PURPOSE OF THIS FORM. CONSULT YOUR OWN LEGAL COUNSEL.

MILITARY ANNUAL PERCENTAGE RATE DISCLOSURE

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

CUST# 10698308 DEAL# 611390 STOCK# C47624

Payment ObligationContract Date: 08/30/2024Amount Financed: \$ 35,256.48Number of Payments: 60Monthly Payment: \$ 703.39

Notwithstanding any other provisions of this Retail Installment Services Contract ("Contract"), members of the Armed Forces and their dependents covered by the Military Lending Act under this Contract are not required to submit to mandatory arbitration of any claim or dispute, to waive any right available to them under the Servicemembers Civil Relief Act, to establish an allotment for the repayment of the debt, nor to pay any penalty or fee for prepaying part or all of the debt.

I acknowledge receiving this Military Annual Percentage Rate Disclosure, both orally and in writing, along with the related Retail Installment Sales Contract.

A copy of this disclosure must be provided to the borrower(s) for their records.

☒ Check this box if the borrower, spouse or dependents are not members of the Armed Forces.



08/30/2024

Borrower's Signature

Date

N/A

N/A

Borrower's Signature

Date

Dealer Note: This is a required document and it must be completed, signed, and retained in EVERY DEAL FILE for all customers even if there are no incentives or rate support available. A copy of the completed form should be provided to the customer. (GM379509-08012018) (12/1/2018)

DEAL# 611390
STOCK# C47624
CUST# 10698308

TIRE CHAIN DISCLOSURE

AS EQUIPPED, THIS VEHICLE MAY NOT BE OPERATED WITH TIRE CHAINS BUT MAY ACCOMMODATE SOME OTHER TYPE OF TIRE TRACTION DEVICE. SEE THE OWNER'S MANUAL FOR DETAILS.

The undersigned acknowledges that prior to signing a contract to buy or lease the subject new vehicle, the undersigned read this disclosure and received a signed copy.

Dated: 08/30/2024



(Buyer(s) Signature)
(Lessee(s) Signature)

TYSON BROWN



N/A

(Co-Buyer(s) Signature)
(Co-Lessee(s) Signature)

EXHIBIT E

Loss Calculation Summary

EXHIBIT E – Loss Calculation Summary

Tyson Brown – Fisker Ocean One Loss Calculation

Total Purchase Price (incl. taxes & fees): \$80,591.00

Trade-in Value Received: \$19,750.00

Total Economic Loss:

$\$80,591.00 - \$19,750.00 = \textbf{\$60,841.00}$

This calculation reflects the documented financial harm sustained as a direct result of Fisker's insolvency and the resulting loss of warranty support, service infrastructure, and product value.

EXHIBIT F

Trade-In Documentation

LAW 553-CA-ARB-ea 3/23**RETAIL INSTALLMENT SALE CONTRACT - SIMPLE FINANCE CHARGE (WITH ARBITRATION PROVISION)**

Buyer Name and Address (Including County and Zip Code) TYSON BROWN 72 Yolanda Drive San Anselmo, CA 94960 Marin Cell: N/A Email: tysonbrown@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) DUBLIN CHEVROLET CADILLAC 4200 John Monego CT Dublin, CA 94568
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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	2024	Chevrolet Tahoe	8	1GNSKPKL8RR367571	Personal, family, or household unless otherwise indicated below <input type="checkbox"/> business or commercial

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	Total Sale Price The total cost of your purchase on credit, including your down payment of
7.19 %	\$ 6,946.92 (e)	\$ 35,256.48 (e)	\$ 42,203.40 (e)	\$ 49,750.00 is \$ 91,953.40 (e)

(e) means an estimate

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments:	Amount of Payments:	When Payments Are Due:
One Payment of	\$ N/A	N/A
One Payment of	\$ N/A	N/A
One Payment of	\$ N/A	N/A
60 Payments	\$ 703.39	Monthly beginning 10/14/2024
N/A	\$ N/A	N/A
One final payment	\$ N/A	N/A

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 may be charged a minimum finance charge.

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, minimum finance charges, and security interest.

STATEMENT OF INSURANCE


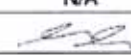
NOTICE. No person is required as a condition of financing the purchase of a motor vehicle to purchase or negotiate any insurance through a particular insurance company, agent or broker. You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.

Vehicle Insurance

	Term	Premium
\$ N/A Ded. Comp., Fire & Theft	N/A Mos.	\$ N/A
\$ N/A Ded. Collision	N/A Mos.	\$ N/A
Bodily Injury \$ N/A Limits	N/A Mos.	\$ N/A
Property Damage \$ N/A Limits	N/A Mos.	\$ N/A
Medical N/A	N/A Mos.	\$ N/A
N/A	N/A Mos.	\$ N/A
Total Vehicle Insurance Premiums		\$ N/A

UNLESS A CHARGE IS INCLUDED IN THIS AGREEMENT FOR PUBLIC LIABILITY OR PROPERTY DAMAGE INSURANCE, PAYMENT FOR SUCH COVERAGE IS NOT PROVIDED BY THIS AGREEMENT.

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.

Buyer X **A** 
 Co-Buyer X **A** N/A
 Seller X **A** 

Trade-In Payoff Agreement: Seller relied on information from you and/or the lienholder or lessor of your trade-in vehicle(s) to arrive at the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s). You understand that the amount quoted is an estimate. Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the lienholder or lessor of the trade-in vehicle(s), or its designee. If the actual payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you must pay the Seller the excess on demand. If the actual payoff amount is less than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), Seller will refund to you any overage Seller receives from your prior lienholder or lessor. Except as stated in the "NOTICE" on page 5 of this contract, any assignee of this contract will not be obligated to pay the Prior Credit or Lease Balance shown in Trade-In Vehicle(s) or any refund. You agree to sign or provide any documents Seller reasonably requires to effect the transfer of the Trade-In Vehicle to Seller or its designee.


Buyer Signature X **B**  Co-Buyer Signature X **B** N/A

AUTO BROKER FEE DISCLOSURE

If this contract reflects the retail sale of a new motor vehicle, the sale is not subject to a fee received by an autobroker from us unless the following box is checked:

☐ Name of autobroker receiving fee, if applicable: N/A

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

T1013493193-DP1013493194 - THIS IS A CUSTOMER COMPLETED COPY OF THE SIGNED ELECTRONIC FORM HELD BY ROUTEONE LLC.

ITEMIZATION OF THE AMOUNT FINANCED (Seller may keep part of the amounts paid to others.)

1. Total Cash Price

A. Cash Price of Motor Vehicle and Accessories \$ 76,885.00 (A)
 1. Cash Price Vehicle \$ 76,885.00
 2. Cash Price Accessories \$ N/A
 3. Other (Nontaxable) Describe N/A \$ N/A
 4. Other (Nontaxable) Describe N/A \$ N/A
 B. Document Processing Charge (not a governmental fee) \$ 85.00 (B)
 C. Emissions Testing Charge (not a governmental fee) \$ N/A (C)
 D. (Optional) Theft Deterrent Device(s)
 1. (paid to) N/A \$ N/A (D1)
 2. (paid to) N/A \$ N/A (D2)
 3. (paid to) N/A \$ N/A (D3)
 E. (Optional) Surface Protection Product(s)
 1. (paid to) N/A \$ N/A (E1)
 2. (paid to) N/A \$ N/A (E2)
 F. EV Charging Station (paid to) N/A \$ N/A (F)
 G. Sales Tax (on taxable items in A through F) \$ 7,119.73 (G)
 H. Electronic Vehicle Registration or Transfer Charge (not a governmental fee) (paid to) DMV DESK \$ 33.00 (H)
 I. (Optional) Service Contract(s)
 1. (paid to) N/A \$ N/A (I1)
 2. (paid to) N/A \$ N/A (I2)
 3. (paid to) N/A \$ N/A (I3)
 4. (paid to) N/A \$ N/A (I4)
 5. (paid to) N/A \$ N/A (I5)
 J. Prior Credit or Lease Balance (e) paid by Seller to N/A \$ N/A (J)
 (see downpayment and trade-in calculation)
 K. Prior Credit or Lease Balance (e) paid by Seller to N/A \$ N/A (K)
 (see downpayment and trade-in calculation)
 L. (Optional) Debt Cancellation Agreement or Guaranteed Asset Protection Waiver \$ N/A (L)
 M. (Optional) Used Vehicle Contract Cancellation Option Agreement \$ N/A (M)
 N. Other paid to N/A For N/A \$ N/A (N)
 O. Other paid to N/A For N/A \$ N/A (O)
Total Cash Price (A through O) \$ 84,122.73 (1)

2. Amounts Paid to Public Officials

A. Vehicle License Fees \$ 500.00 (A)
 B. Registration/Transfer/Titling Fees \$ 375.00 (B)
 C. California Tire Fees \$ 8.75 (C)
 D. Other N/A \$ N/A (D)
Total Official Fees (A through D) \$ 883.75 (2)

3. Amount Paid to Insurance Companies (Total premiums from Statement of Insurance)

4. ☐ State Emissions Certification Fee or ☐ State Emissions Exemption Fee \$ N/A (4)
Subtotal (1 through 4) \$ 85,006.48 (5)

6. Total Downpayment

A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): \$ 19,750.00 (A)
 Vehicle 1 \$ 19,750.00 Vehicle 2 \$ N/A
 B. Total Less Prior Credit or Lease Balance (e) \$ 0.00 (B)
 Vehicle 1 \$ 0.00 Vehicle 2 \$ N/A
 C. Total Net Trade-In (A-B) \$ 19,750.00 (C)
 Vehicle 1 \$ 19,750.00 Vehicle 2 \$ N/A
 D. Deferred Downpayment Payable to Seller \$ N/A (D)
 E. Manufacturer's Rebate \$ N/A (E)
 F. Other N/A \$ N/A (F)
 G. Other N/A \$ N/A (G)
 H. Other N/A \$ N/A (H)
 I. Cash, Cash Equivalent, Check, Credit Card, or Debit Card \$ 30,000.00 (I)
Total Downpayment (C through I) \$ 49,750.00 (6)
 (If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line *J and/or 1K above)

7. Amount Financed (5 less 6) \$ 35,256.48 (7)

OPTIONAL DEBT CANCELLATION AGREEMENT OR GUARANTEED ASSET PROTECTION WAIVER. A debt cancellation agreement or guaranteed asset protection waiver (GAP waiver) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy debt cancellation or a GAP waiver, the charge is shown in item 1L of the Itemization of Amount Financed. See your agreement for details on the terms and conditions it provides. It is a part of this contract.

Term N/A Mos. N/A
 Name of Agreement
 I want to buy a debt cancellation agreement or GAP waiver.
Buyer Signs X D N/A

OPTIONAL SERVICE CONTRACT(S) You want to purchase the service contract(s) written with the following company(ies) for the term(s) shown below for the charge(s) shown in item 1L.

11 Company N/A
 Term N/A Mos. or N/A Miles
 12 Company N/A
 Term N/A Mos. or N/A Miles
 13 Company N/A
 Term N/A Mos. or N/A Miles
 14 Company N/A
 Term N/A Mos. or N/A Miles
 15 Company N/A
 Term N/A Mos. or N/A Miles
Buyer X E N/A

Trade-In Vehicle(s)

1. Vehicle 1
 Year 2023 Make Fisker
 Model Ocean Odometer 4973
 VIN VCF1ZBU26PG003312
 a. Agreed Value of Property \$ 19,750.00
 b. Buyer/Co-Buyer Retained Trade Equity \$ N/A
 c. Agreed Value of Property Being Traded-In (a-b) \$ 19,750.00
 d. Prior Credit or Lease Balance \$ 0.00
 e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) \$ 19,750.00
 2. Vehicle 2
 Year N/A Make N/A
 Model N/A Odometer N/A
 VIN N/A
 a. Agreed Value of Property \$ N/A
 b. Buyer/Co-Buyer Retained Trade Equity \$ N/A
 c. Agreed Value of Property Being Traded-In (a-b) \$ 0.00
 d. Prior Credit or Lease Balance \$ N/A
 e. Net Trade-In (c-d) (must be ≥ 0 for buyer/co-buyer to retain equity) \$ 0.00

Total Agreed Value of Property Being Traded-In (1c+2c) \$ 19,750.00 *
Total Prior Credit or Lease Balance (1d+2d) \$ 0.00 *
Total Net Trade-In (1e+2e) \$ 19,750.00 *
 (*See item 6A-6C in the Itemization of Amount Financed)

OPTION: ☐ You pay no finance charge if the Amount Financed, item 7, is paid in full on or before N/A, Year N/A.
 SELLER'S INITIALS N/A

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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. Seller - Creditor may receive part of the Finance Charge.
- 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. 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. As of the date of your payment, if the minimum finance charge is greater than the earned Finance Charge, you may be charged the difference; the minimum finance charge is as follows: (1) \$25 if the original Amount Financed does not exceed \$1,000, (2) \$50 if the original Amount Financed is more than \$1,000 but not more than \$2,000, or (3) \$75 if the original Amount Financed is more than \$2,000.

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.

GAP LIABILITY NOTICE

In the event of theft or damage to your vehicle that results in a total loss, there may be a gap between the amount you owe under this contract and the proceeds of your insurance settlement and deductible. THIS CONTRACT PROVIDES THAT YOU ARE LIABLE FOR THE GAP AMOUNT. An optional debt cancellation agreement for coverage of the gap amount may be offered for an additional charge.

- 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 as the law allows. 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. If you do not have this insurance, we may, if we choose, buy physical damage insurance. If we decide to buy physical damage insurance, we may either buy insurance that covers your interest and our interest in the vehicle, or buy insurance that covers only our interest. If we buy either type of insurance, we will tell you which type and the charge you must pay. The charge will be the premium for the insurance and a finance charge computed at the Annual Percentage Rate shown on page 1 of this contract or, at our option, the highest rate the law permits. 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, subject to any right the law gives you to reinstate this contract.

Default means:

- You do not pay any payment on time;
- You give false, incomplete, or misleading information during credit application;
- The vehicle is lost, damaged, or destroyed; 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.** You will pay our reasonable costs to collect what you owe, including attorney fees, court costs, collection agency fees, and fees paid for other reasonable collection efforts. You agree to pay a charge not to exceed \$15 if any check you give to us is dishonored.
- 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). You may redeem the vehicle by paying all you owe, or you may have the right to reinstate this contract and redeem the vehicle by paying past due payments and any late charges, providing proof of insurance, and/or taking other action to cure the default. We will provide you all notices required by law to tell you when and how much to pay and/or what action you must take to redeem the vehicle.

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- 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. If you do not pay this amount when we ask, we may charge you interest at the Annual Percentage Rate shown on page 1 of this contract, not to exceed the highest rate permitted by law, 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

If you do not get a written warranty, and the Seller does not enter 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.

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide. If the Seller has sold you a certified used vehicle, the warranty of merchantability is not disclaimed.

5. 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.

6. 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.

7. APPLICABLE LAW

Federal law and California law apply to this contract. 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.

8. WARRANTIES OF BUYER

You promise you have given true and correct information during your application for credit, and you have no knowledge that will make that information untrue in the future. We have relied on the truth and accuracy of that information in entering into this contract. Upon request, you will provide us with documents and other information necessary to verify any item contained in your credit application.

9. 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.

You waive the provisions of Calif. Vehicle Code Section 1808.21 and authorize the California Department of Motor Vehicles to furnish your residence address to us.

CREDIT DISABILITY INSURANCE NOTICE CLAIM PROCEDURE

If you become disabled, you must tell us right away. (You are advised to send this information to the same address to which you are normally required to send your payments, unless a different address or telephone number is given to you in writing by us as the location where we would like to be notified.) We will tell you where to get claim forms. You must send in the completed form to the insurance company as soon as possible and tell us as soon as you do.

If your disability insurance covers all of your missed payment(s), WE CANNOT TRY TO COLLECT WHAT YOU OWE OR FORECLOSE UPON OR REPOSSESS ANY COLLATERAL UNTIL THREE CALENDAR MONTHS AFTER your first missed payment is due or until the insurance company pays or rejects your claim, whichever comes first. We can, however, try to collect, foreclose, or repossess if you have any money due and owing us or are otherwise in default when your disability claim is made or if a senior mortgage or lien holder is foreclosing.

If the insurance company pays the claim within the three calendar months, we must accept the money as though you paid on time. If the insurance company rejects the claim within the three calendar months or accepts the claim within the three calendar months on a partial disability and pays less than for a total disability, you will have 35 days from the date that the rejection or the acceptance of the partial disability claim is sent to pay past due payments, or the difference between the past due payments and what the insurance company pays for the partial disability, plus late charges. You can contact us, and we will tell you how much you owe. After that time, we can take action to collect or foreclose or repossess any collateral you may have given.

If the insurance company accepts your claim but requires that you send in additional forms to remain eligible for continued payments, you should send in these completed additional forms no later than required. If you do not send in these forms on time, the insurance company may stop paying, and we will then be able to take action to collect or foreclose or repossess any collateral you may have given.

Electronic Contracting and Signature Acknowledgment. You agree that (i) this contract is an electronic contract executed by you using your electronic signature, (ii) your electronic signature signifies your intent to enter into this contract and that this contract be legally valid and enforceable in accordance with its terms to the same extent as if you had executed this contract using your written signature and (iii) the authoritative copy of this contract ("Authoritative Copy") shall be that electronic copy that resides in a document management system designated by us for the storage of authoritative copies of electronic records, which shall be deemed held by us in the ordinary course of business. Notwithstanding the foregoing, if the Authoritative Copy is converted by printing a paper copy which is marked by us as the original (the "Paper Contract"), then you acknowledge and agree that (1) your signing of this contract with your electronic signature also constitutes issuance and delivery of such Paper Contract, (2) your electronic signature associated with this contract, when affixed to the Paper Contract, constitutes your legally valid and binding signature on the Paper Contract and (3) subsequent to such conversion, your obligations will be evidenced by the Paper Contract alone.

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Seller's Right to Cancel

- Seller agrees to deliver the vehicle to you on the date this contract is signed by Seller and you. You understand that it may take some time for Seller to verify your credit and assign the contract. You agree that if Seller is unable to assign the contract to any one of the financial institutions with whom Seller regularly does business under an assignment acceptable to Seller, Seller may cancel the contract.
- Seller shall give you written notice (or in any other manner in which actual notice is given to you) within 10 days of the date this contract is signed if Seller elects to cancel. Upon receipt of such notice, you must immediately return the vehicle to Seller in the same condition as when sold, reasonable wear and tear excepted. Seller must give back to you all consideration received by Seller, including any trade-in vehicle.
- If you do not immediately return the vehicle, you shall be liable for all expenses incurred by Seller in taking the vehicle from you, including reasonable attorney's fees.
- While the vehicle is in your possession, all terms of the contract, including those relating to use of the vehicle and insurance for the vehicle, shall be in full force and you shall assume all risk of loss or damage to the vehicle. You must pay all reasonable costs for repair of any damage to the vehicle until the vehicle is returned to Seller.

ARBITRATION PROVISION**PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS**

- 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.**
- 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.**
- 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.

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.

The preceding NOTICE applies only to goods or services obtained primarily for personal, family or household use. In all other cases, Buyer will not assert against any subsequent holder or assignee of this contract any claims or defenses the Buyer (debtor) may have against the Seller, or against the manufacturer of the vehicle or equipment obtained under this contract.

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

Buyer Signs X **F**Co-Buyer Signs X **F**

N/A

SELLER'S RIGHT TO CANCEL If Buyer and Co-Buyer sign here, the provisions of the Seller's Right to Cancel section on page 5 of this contract giving the Seller the right to cancel if Seller is unable to assign this contract to a financial institution will apply.

Buyer X **G**Co-Buyer X **G**

N/A

THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSON WHO PURCHASES A VEHICLE. IF YOU ARE UNSURE WHETHER OR NOT YOUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN ACCIDENT, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

WARNING:

YOUR PRESENT POLICY MAY NOT COVER COLLISION DAMAGE OR MAY NOT PROVIDE FOR FULL REPLACEMENT COSTS FOR THE VEHICLE BEING PURCHASED. IF YOU DO NOT HAVE FULL COVERAGE, SUPPLEMENTAL COVERAGE FOR COLLISION DAMAGE MAY BE AVAILABLE TO YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELLING DEALER. HOWEVER, UNLESS OTHERWISE SPECIFIED, THE COVERAGE YOU OBTAIN THROUGH THE DEALER PROTECTS ONLY THE DEALER, USUALLY UP TO THE AMOUNT OF THE UNPAID BALANCE REMAINING AFTER THE VEHICLE HAS BEEN REPOSSESSED AND SOLD.

FOR ADVICE ON FULL COVERAGE THAT WILL PROTECT YOU IN THE EVENT OF LOSS OR DAMAGE TO YOUR VEHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT.

THE BUYER SHALL SIGN TO ACKNOWLEDGE THAT HE/SHE UNDERSTANDS THESE PUBLIC LIABILITY TERMS AND CONDITIONS.

S/S X **H**X **H**

N/A

N/A

Notice to buyer: (1) Do not sign this agreement before you read it or if it contains any blank spaces to be filled in. (2) You are entitled to a completely filled in copy of this agreement. (3) You can prepay the full amount due under this agreement at any time. (4) If you default in the performance of your obligations under this agreement, the vehicle may be repossessed and you may be subject to suit and liability for the unpaid indebtedness evidenced by this agreement.

If you have a complaint concerning this sale, you should try to resolve it with the seller.

Complaints concerning unfair or deceptive practices or methods by the seller may be referred to the city attorney, the district attorney, or an investigator for the Department of Motor Vehicles, or any combination thereof. After this contract is signed, the seller may not change the financing or payment terms unless you agree in writing to the change. You do not have to agree to any change, and it is an unfair or deceptive practice for the seller to make a unilateral change.

Buyer Signature X **I**Co-Buyer Signature X **I**

N/A

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.

THERE IS NO COOLING-OFF PERIOD UNLESS YOU OBTAIN A CONTRACT CANCELLATION OPTION

California law does not provide for a "cooling-off" or other cancellation period for vehicle sales. Therefore, you cannot later cancel this contract simply because you change your mind, decide the vehicle costs too much, or wish you had acquired a different vehicle. After you sign below, you may only cancel this contract with the agreement of the seller or for legal cause, such as fraud. However, California law does require a seller to offer a two-day contract cancellation option on used vehicles with a purchase price of less than forty thousand dollars (\$40,000), subject to certain statutory conditions. This contract cancellation option requirement does not apply to the sale of a recreational vehicle, a motorcycle, or an off-highway motor vehicle subject to identification under California law. See the vehicle contract cancellation option agreement for details.

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 ALL PAGES 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.

Buyer Signature X **J**

Date 08/30/2024

Co-Buyer Signature X **J**

N/A

Date N/A

Buyer Printed Name TYSON BROWN

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 Signature X **N**

N/A

Address

N/A

GUARANTY: To induce us to sell the vehicle to Buyer, each person who signs as a Guarantor individually guarantees the payment of this contract. If Buyer fails to pay any money owing on this contract, each Guarantor must pay it when asked. Each Guarantor will be liable for the total amount owing even if other persons also sign as Guarantor, and even if Buyer has a complete defense to Guarantor's demand for reimbursement. Each Guarantor agrees to be liable even if we do one or more of the following: (1) give the Buyer more time to pay one or more payments; (2) give a full or partial release to any other Guarantor; (3) release any security; (4) accept less from the Buyer than the total amount owing; or (5) otherwise reach a settlement relating to this contract or extend the contract. Each Guarantor acknowledges receipt of a completed copy of this contract and guaranty at the time of signing.

Guarantor waives notice of acceptance of this Guaranty, notice of the Buyer's non-payment, non-performance, and default; and notices of the amount owing at any time, and of any demands upon the Buyer.

Guarantor X **K** N/A

N/A

Date N/A

Guarantor X N/A

Date N/A

Address N/A

Address N/A

Seller Signs DUBLIN CHEVROLET CADILLAC

Date 08/30/2024

By X **L**

Title AZ

Seller assigns its interest in this contract to

(Assignee) under the terms of Seller's agreement(s) with Assignee.

☐ Assigned with recourse☒ Assigned without recourse☐ Assigned with limited recourse

Seller DUBLIN CHEVROLET CADILLAC

By X **M**

Title AZ

LAW TRADE PACK

TO ENSURE YOUR LIABILITY IS RELEASED, PLEASE FOLLOW INSTRUCTIONS BELOW.
THE FORM MUST BE COMPLETED IN FULL. PRINT IN CAPITAL LETTERS - USE BLACK OR BLUE INK.

DMV MICROGRAPHICS USE ONLY**NOTICE OF TRANSFER AND
RELEASE OF LIABILITY**

MAIL THIS FORM TO DMV
OR FILE ONLINE
AT dmv.ca.gov

DEAL# 611390 C47624A CUST# 10698308

NEW OWNER'S LAST NAME (OR) COMPANY NAME												FIRST											
D U B L I N C H E V R O L E																							
NEW OWNER'S ADDRESS												APT NUMBER											
4 2 0 0 J O H N M O N E G O C O U R T																							
CITY												STATE											
D U B L I N												C A											
SELLER'S OR LESSEE'S LAST NAME (OR) COMPANY NAME												ZIP CODE											
B R O W N												9 4 5 6 8											
DATE OF SALE, TRANSFER, OR LEASE RETURN												ODOMETER READING (NO TEXTS)											
MO. DAY YR.												4 9 7 3											
0 8 3 0 2 0 2 4																							
SELLER'S OR LESSEE'S ADDRESS												APT NUMBER											
7 2 Y O L A N D A D R I V E																							
CITY												STATE											
S A N A N S E L M O												C A											
VEHICLE LICENSE OR ID NUMBER												ZIP CODE											
N / A												9 4 9 6 0											
MAKE OR BUILDER YEAR MODEL												VEHICLE ID OR VESSEL HULL NUMBER											
F I S K 2 0 2 3												V C F 1 Z B U 2 6 P G 0 0 3 3 1 2											

WARNING! You must provide accurate, legible information: vehicle/vessel description, your name/address, buyer's name/address, and date of sale, transfer, or lease return, or the information SHALL NOT be updated or retained.

LAW FORM NO. LAWCA-1000-NA (Rev. 7/18)

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ORIGINAL TO DEPT. OF MOTOR VEHICLES

↑ Fold Here and Tear on Dotted Line

Identification of Parties**Trade Customer Name(s)**

TYSON BROWN

Address: Street City State Zip Date
72 YOLANDA DRIVE SAN ANSELMO C A 94960 08/30/2024

D dealership Name

DUBLIN CHEVROLET CADILLAC

Address: Street City State Zip Date
4200 JOHN MONEGO COURT DUBLIN C A 94568 08/30/2024

Identification of Vehicle ("Vehicle")

Year	Make	Model	VIN
2 0 2 3	F I S K	OCEAN	V C F 1 Z B U 2 6 P G 0 0 3 3 1 2

Authorization for Payoff

ATTENTION: N/A

Vehicle Lienholder

You are authorized and instructed to accept from the Dealership the pay-off due on my account in the amount of \$ N/A and deliver to Dealership the properly endorsed certificate of title for the Vehicle. Please note that Vehicle Code section 5753 requires that you release your security interest and mail, transmit, or deliver the vehicle's certificate of ownership to Dealership within 15 business days after receiving payment in full for the satisfaction of a security interest. Your failure to comply with this code section can result in statutory penalties of \$25 per day of noncompliance (up to a maximum of \$7,500) as well as costs and reasonable attorneys fees. You are authorized to cancel any insurance policy or service contract covering Vehicle and apply the unearned premium to my account.

08/30/2024
Date


Trade Customer Signature


N/A Trade Customer Signature

LAW FORM NO. LAWCA-1000-NA (Rev. 7/18)

©2018 The Reynolds and Reynolds Company TO ORDER: www.reynolds.com 1-800-944-0896 fax 1-800-531-9555
The Printer makes no warranty, express or implied, as to content or fitness for purpose of this form. Consult your own legal counsel.

AUTHORIZATION FOR PAYOFF



VEHICLE/VESSEL TRANSFER AND REASSIGNMENT FORM

INSTRUCTIONS ON REVERSE SIDE — ALL SIGNATURES MUST BE IN INK — PHOTOCOPIES NOT ACCEPTED

This form is not the ownership certificate. It must accompany the titling document or Application for Duplicate Title. For Car Buyer's Bill of Rights, visit www.dmv.ca.gov.

ACQUISITION NUMBER (DISMANTLER ONLY)

VEHICLE/VESSEL ID

SECTION 1 — VEHICLE/VESSEL DESCRIPTION

IDENTIFICATION NUMBER	YEAR MODEL	MAKE	LICENSE PLATE/CF NO.	MOTORCYCLE ENGINE NUMBER
VCF1ZBU26PG003312	2023 OCEAN	FISKER	N/A	

BILL OF SALE

SECTION 2 — BILL OF SALE

I/We TYSON BROWN PRINT SELLER'S NAME(S) sell, transfer, and deliver the above vehicle/vessel to DUBLIN CHEVROLET CADILLAC PRINT BUYER'S NAME(S) on 08/30/2024 for the amount of \$ 19,750.00 (SELLING PRICE)

If this was a gift, indicate relationship: N/A (e.g., parents, spouse, friend, etc.) \$ N/A (GIFT VALUE)

ODOMETER

SECTION 3 — ODOMETER DISCLOSURE STATEMENT (Void if Mileage is Altered or Erased)

Federal and State Law requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

The odometer now reads 4973 10ths (no tenths) miles, and to the best of my knowledge reflects the **ACTUAL** mileage *unless one of the following statements is checked.*

WARNING—ODOMETER DISCREPANCY

☐ Odometer reading is **NOT** the actual mileage ☐ Mileage **EXCEEDS** the odometer mechanical limits
Explain odometer discrepancy: _____

BUYER

SECTION 4 — BUYER AND SELLER (MUST hand print his or her name, date and sign this section.)

BUYER'S SECTION

I acknowledge the odometer reading and the facts of the transfer. I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

PRINT BUYER'S NAME DUBLIN CHEVROLET CADILLAC	SIGNATURE 	DATE 08/30/2024	DL/ID OR DEALER/DISM # 57308
PRINT BUYER'S NAME	SIGNATURE X	DATE	DL/ID OR DEALER/DISM #
PRINT BUYER'S NAME	SIGNATURE X	DATE	DL/ID OR DEALER/DISM #
BUYER'S MAILING ADDRESS 4200 JOHN MONEGO COURT	CITY DUBLIN	STATE CA	ZIP CODE 94568
			DAYTIME TELEPHONE NO. (925) 478 - 7342

SELLER

SELLER'S SECTION

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

PRINT SELLER'S NAME TYSON BROWN	SIGNATURE 	DATE 08/30/2024	DL/ID OR DEALER/DISM # D1215350
PRINT SELLER'S NAME	SIGNATURE X N/A	DATE N/A	DL/ID OR DEALER/DISM #
PRINT SELLER'S NAME	SIGNATURE X	DATE	DL/ID OR DEALER/DISM #
SELLER'S MAILING ADDRESS 72 YOLANDA DRIVE	CITY SAN ANSELMO	STATE CA	ZIP CODE 94960
			DAYTIME TELEPHONE NO. (415) 297-9117

POWER OF ATTORNEY

SECTION 5 — POWER OF ATTORNEY

I/We TYSON BROWN PRINT NAME(S) appoint DUBLIN CHEVROLET CADILLAC PRINT NAME(S) as my attorney in fact, to complete all necessary documents, as needed, to transfer ownership as required by law.

SIGNATURE REQUIRED BY PERSON APPOINTING POWER OF ATTORNEY 	DATE 08/30/2024
SIGNATURE REQUIRED BY PERSON APPOINTING POWER OF ATTORNEY X	DATE

RouteOne Credit Application: Applicant

Current Employer Phone Number (888) 722-7871		Business Ph. Ext.#		Time at Current Job 1 years 2 months		Business Email Address	
Previous Employer Salesforce		Previous Occupation		Previous Employer Phone Number (800) 664-9073		Time at Previous Job 11 years 0 months	
Previous Employer Address Line 1							
Previous Employer Address Line 2		City		State		ZIP	
<p>Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.</p>							
Gross Income \$25,000.00		Income Received Monthly		Other Income Source On target commissions		Other Income \$25,000.00	
				Other Income Received Monthly		Monthly Support/Alimony Received	
Residence Type Buying home							
Landlord Name / Mortgage Co.				Landlord / Mortgage Phone Number		Monthly Rent / Mortgage Payment \$7,721.00	
Bank Name						Bank Account Type Code	
Creditor Reference #1 - Name / Address				Creditor Balance #1		Creditor Monthly Payment #1	
Creditor Reference #2 - Name / Address				Creditor Balance #2		Creditor Monthly Payment #2	
Company Financing Auto Loan		Previous Auto Loan Acct #		Previous Auto Loan Balance		Previous Auto Loan Monthly Payment	
Nearest Relative Last Name		First		Nearest Relative Address Line 1		Relationship	
Nearest Relative Address Line 2		City		State		ZIP	
Additional Reference #1 - Last Name		First Name		Address		City State ZIP Phone	
Additional Reference #2 - Last Name		First Name		Address		City State ZIP Phone	
Bankruptcy Indicator		Bankruptcy Date		Repossession Indicator		Repossession Date	

RouteOne®

Credit Application

RouteOne Disclosure:

California Residents Applicant, if married, may apply for a separate account.

☒ You are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT -

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

By signing this application:

I authorize dealer and any finance company, bank or other financial institution to which the dealer submits my application ("you") to investigate my credit and employment history, verify my income, obtain credit reports, and release information about your credit experience with me as the law permits.

I further authorize you to forward my application and all related information to other creditors for evaluation as a method of effectuating my request for credit.

If an account is created, I authorize you to obtain credit reports for the purpose of reviewing or taking collection action on the account, or for other legitimate purposes associated with the account.

Monitoring, Recording, and Collection Communications

I agree that you, your affiliates, agents and service providers may monitor and record telephone calls regarding my account to assure the quality of your service or for other reasons. I also expressly consent and agree to you, your affiliates, agents and service providers using written, electronic or verbal means to contact me as the law allows. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, emails and/or automatic telephone dialing systems. I agree you, your affiliates, agents and service providers may do so using any e-mail address or any telephone number I provide, now or in the future, including a number for a cellular phone or other wireless device, regardless of whether I incur charges as a result.

I certify that I have read and agree to the terms of this application and that the information in it is complete and true.

If you sign this credit application electronically, you intend that process to be your electronic signature on an electronic application, acknowledge receipt of all disclosures provided on the credit application, and give your authorization and consent to the recipient(s) of this application to take the actions identified in the credit application.

Credit Application Signature

Applicant: By

Date

8-30-24

RouteOne®

Credit Application: Chase Federal FCRA

1. Both lending institutions and auto dealerships must comply with all applicable federal and state fair lending laws, throughout any aspect of a lending transaction. For auto dealers this would include, but is not limited to:

1. treating all applicants equally, without regard to any prohibited factors

2. pricing all contracts fairly and consistently

Please refer to the "Chase Fair Lending Notice" sent separately.

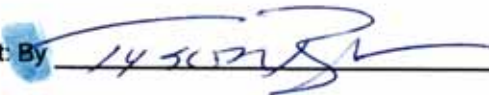
2. The rates and payouts listed here do not include any backend additions and are purely based on the approved loan amount.

Optional Consent

Applicant:

By signing below, you agree to receive advertisements or telemarketing messages using an automatic telephone dialing system or an artificial or prerecorded voice, on behalf of the dealer, finance source that purchases your retail installment sales contract or lease agreement, or both, at the following telephone number(s): 415-297-9117, 888-722-7871. You further acknowledge that your consent is not required as a condition of applying for or receiving an extension of credit.

Applicant: By



Date

8-30-24

To provide you with additional information regarding our privacy practices and your rights under the California Consumer Privacy Act, a copy of our Notice at Collection of Personal Information has been made available to you. Our Privacy Policy may be accessed <https://www.californiacaronline.com/privacy>. By signing below, you acknowledge receipt of this Privacy Notice.

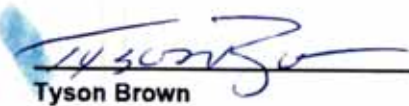
Other important information

By signing below, you acknowledge receipt of this Privacy Notice:

			
Signature	Date	Signature	Date

DUBLIN CHEVROLET CADILLAC, 4200 John Monego CT, Dublin, CA 94568

See Dealer's Privacy Notice before signing. By signing in the box and pressing accept, you are acknowledging that you have received the Dealer's Privacy Notice.


Tyson Brown

8-30-24
Date

DUBLIN CHEVROLET CADILLAC 4200 John Monego CT Dublin CA 94568

Your Credit Score and the Price You Pay for Credit

Applicant	TYSON BROWN 72 Yolanda Drive, San Anselmo, CA 94960		
Your Credit Score			
Your credit score	882		
	Source: TRANSUNION	Date: 08/30/2024	
	869		
	Source: EQUIFAX	Date: 08/30/2024	
	868		
	Source: EXPERIAN	Date: 08/30/2024	
Understanding Your Credit Score			
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>		
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.		
The range of scores	<p>Scores range from a low of 250 to a high of 900 for TRANSUNION .</p> <p>Scores range from a low of 250 to a high of 900 for EQUIFAX .</p> <p>Scores range from a low of 250 to a high of 900 for EXPERIAN .</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>		
How your score compares to the scores of other consumers	<p>Your credit score from TRANSUNION ranks higher than 100 percent of U.S. consumers.</p> <p>Your credit score from EQUIFAX ranks higher than N/A percent of U.S. consumers.</p> <p>Your credit score from EXPERIAN ranks higher than 98 percent of U.S. consumers.</p>		

Signature: Date: 8-30-24

Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report -</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/edu/resources/forms/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov, the Federal Trade Commission's web site at www.ftc.gov, or the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore.</p>

*Wynn Brown
72 Yolanda Drive
San Anselmo, CA 94960*

TYSON BROWN
(415) 299-9114
THE UPS STORE #7638
769 CENTER BLVD
FAIRFAX CA 94930-1764

1 LBS 1 OF 1
SHIP WT: 1 LBS
DATE: 15.12.1
DATE: 16 DEC 2025

SHIP CLERK OF THE CT U.S. BANKRUPTCY CT
TO: FL 3
824 N MARKET ST

WILMINGTON DE 19801-3024



DE 197 9-25

UPS 3 DAY SELECT

3

TRACKING #: 1Z 446 744 39 1064 0117



BILLING: P/P
SIGNATURE REQUIRED

REF #1: NO DECLARED VALUE

**J.S.M.9
X-RAY**

MEMPHIS, TN 38103 12.000 220-450 45.00 11/2025

The UPS Store RFID Label

Tracking #

1Z446744391064 0117

CLERK OF THE CT U.S. BANKRUPTCY

824 N MARKET ST

FL 3

WILMINGTON DE 19801

1Z446744391064
11.0
FDL-8130
BLUE LEFT
LEFT
X

Clerk of the Court

*U.S. Bankruptcy Court, District
824 North Market Street, 3
Wilmington, DE 19801*

*Re: In re Fisker Group Inc
Case No. 24-11390 (TMH)*

Document: Objection of Ty

Claim No. 1219