

Fill in this information to identify your case:

Debtor 1	AFH Air Pros, LLC		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Northern District Of Georgia		
Case number	25-10356-PMB-11		

- ☒ Date Stamped Copy Returned
- ☐ No self addressed stamped envelope
- ☐ No copy to return

Official Form 410

Proof of Claim

04/25

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	AmeriCredit Financial Services, Inc. dba GM Financial Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor	
2. Has this claim been acquired from someone else?	[X] No [] Yes. From Whom?	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent? AmeriCredit Financial Services, Inc. dba GM Financial AmeriCredit Financial Services, Inc. dba GM Financial PO Box 183853 Arlington, TX 76096	Where should payments to the creditor be sent (if different) AmeriCredit Financial Services, Inc. dba GM Financial AmeriCredit Financial Services, Inc. dba GM Financial PO Box 183853 Arlington, TX 76096
	Contact phone (877) 203-5538 Contact email	Contact phone (877) 203-5538 Contact email
	Uniform claim identifier (if you use one) -----	
4. Does this claim amend one already filed?	[X] No [] Yes. Claim number on court claims registry (if known) Filed on MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	[X] No [] Yes. Who made the earlier filing?	

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Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? ☐ No
☒ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 4133

7. How much is the claim? \$1,622.32 + 12.20% Does this amount include interest or other charges?
☒ No
☐ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
CLAIMANT RESERVES THE RIGHT TO AMEND CLAIM

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.
Money Loaned

9. Is all or part of the claim secured? ☐ No
☒ Yes. The claim is secured by a lien on property.
Nature of property:
☐ Real estate. If the claim is secured by the debtor's principal residence, file a Mortgage Proof of Claim Attachment (Official Form 410-A) with this Proof of Claim
☒ Motor vehicle 2015 CHEVROLET EXPRESS COMMERC
☐ Other. Describe: _____
Basis for perfection: certificate of title
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of Property: \$1,622.32
Amount of the claim that is secured: \$1,622.32
Amount of the claim that is unsecured: \$0.00 (the sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: \$597.14
Annual Interest Rate (When the case was filed) 12.20%
☒ Fixed
☐ Variable

10. Is this claim based on a lease? ☒ No
☐ Yes. Amount necessary to cure any default as of the date of the petition: _____

11. Is this claim subject to a right of setoff? ☒ No
☐ Yes. Identify the property: _____

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12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☒ No

☐ Yes. Check one:

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$

☐ Up to \$3,800* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$

☐ Wages, salaries, or commissions (up to \$17,150*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$

☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies. \$

* Amounts are subject to adjustment on 4/01/28 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it.
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(3) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.
18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☒ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date May 05, 2025
MM / DD / YYYY

/s/ Mandy Youngblood

Signature

Print the name of the person who is completing and signing this claim:

Name

Mandy Youngblood

First name

Middle name

Last name

Title

Company

AmeriCredit Financial Services, Inc. dba GM Financial

Address

Contact phone

Email

Itemized Statement Required by Bankruptcy Rule 3001(c)(2)(A) as of Petition Date

AmeriCredit Financial Services, Inc. dba GM Financial

Name of Debtor: **AFH Air Pros, LLC**

Case Number: **25-10356-PMB-11**

Account Number: **4133**

Principal **1,612.62**

+ Interest **9.70**

+ Late Fees **0.00**

+ Other Fees **0.00**

Total **1,622.32**

Buyer Name and Address (Including County and Zip Code) ONE SOURCE HOME SERVICE LLC 6301 FEDERAL DENVER, CO 80221 COUNTY: ADAMS	Co-Buyer Name and Address (Including County and Zip Code) N/A	Seller-Creditor (Name and Address) MIDWAY CHEVROLET 2223 W BELL RD PHOENIX, AZ 85023
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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 agreement on the front and back of this contract. You agree to pay the Seller - Creditor (provided "yes" or "no" 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 Disclosure below is part of this contract.

New/Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased
USED	2015	CHEVROLET EXPRESS	24685	1S8062CF7F1193343	<input checked="" type="checkbox"/> Personal, family, or household unless otherwise indicated below <input type="checkbox"/> Business <input type="checkbox"/> Agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have made all payments on scheduled.	The total cost of your purchase on credit, including your down payment of \$ 0.00.
12.20 %	\$ 1218.15	\$ 28798.25	\$ 40946.40	\$ 40946.40

Your Payment Schedule Will Be:		
Number of Payments	Amount of Payments	When Payments Are Due
72	568.70	Monthly beginning 06/09/19
N/A	N/A	N/A

Or As Follows:
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 will not have to pay a penalty.
Security Interest. You are giving a security interest in the vehicle being purchased.
Additional Information. See this contract for more information including information about nonpayment, default, any required payment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED

1. Cash Price	
A. Cash Price of Motor Vehicle (including accessories, services)	\$ 20663.00
B. Sales Tax	\$ N/A
C. Price Credit or Lease Balance paid to	\$ N/A
D. Other - Documentation Fee	\$ 75.00
E. Other - N/A	\$ N/A
F. Other - N/A	\$ N/A
G. Other - N/A	\$ N/A
H. Other - N/A	\$ N/A
Total Cash Price (A through H)	\$ 20738.00 (1)

2. Total Downpayment	
A. Cash	\$ N/A
B. Trade-In Allowance	\$ N/A
C. Less Pay Off Made By Seller	\$ N/A
D. Equity Net Trade-In	\$ N/A
E. Cash	\$ N/A
F. Other - N/A	\$ N/A
Total Downpayment (A through F)	\$ 0.00 (2)

3. Unpaid Balance of Cash Price (1 minus 2)
\$ 20738.00 (3)

4. Other Charges Including Amounts Paid to Others on Your Behalf

(Seller may keep part of fees amount):
A. Cost of Optional Credit Insurance Paid to the Insurance Company or Companies
B. Other - N/A

C. Other - N/A
D. Other - N/A
E. Other - N/A
F. Other - N/A
G. Other - N/A
H. Other - N/A
I. Other - N/A
J. Other - N/A
K. Other - N/A
L. Other - N/A
M. Other - N/A
N. Other - N/A
O. Other - N/A
P. Other - N/A
Q. Other - N/A
R. Other - N/A
S. Other - N/A
T. Other - N/A
U. Other - N/A
V. Other - N/A
W. Other - N/A
X. Other - N/A
Y. Other - N/A
Z. Other - N/A

5. Amount Financed (3 plus 4)
\$ 20738.00 (4)

6. Finance Charge (5 times 12.20% divided by 12)
\$ 1218.15 (5)

7. Total of Payments (5 plus 6)
\$ 40946.40 (6)

8. Amount Financed (5) plus 7
\$ 40946.40 (7)

9. Amount Financed (5) plus 7 plus 8
\$ 40946.40 (8)

10. Amount Financed (5) plus 7 plus 8 plus 9
\$ 40946.40 (9)

11. Amount Financed (5) plus 7 plus 8 plus 9 plus 10
\$ 40946.40 (10)

12. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11
\$ 40946.40 (11)

13. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12
\$ 40946.40 (12)

14. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13
\$ 40946.40 (13)

15. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14
\$ 40946.40 (14)

16. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15
\$ 40946.40 (15)

17. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16
\$ 40946.40 (16)

18. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17
\$ 40946.40 (17)

19. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18
\$ 40946.40 (18)

20. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19
\$ 40946.40 (19)

21. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20
\$ 40946.40 (20)

22. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21
\$ 40946.40 (21)

23. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22
\$ 40946.40 (22)

24. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22 plus 23
\$ 40946.40 (23)

25. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22 plus 23 plus 24
\$ 40946.40 (24)

26. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22 plus 23 plus 24 plus 25
\$ 40946.40 (25)

27. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22 plus 23 plus 24 plus 25 plus 26
\$ 40946.40 (26)

28. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22 plus 23 plus 24 plus 25 plus 26 plus 27
\$ 40946.40 (27)

29. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22 plus 23 plus 24 plus 25 plus 26 plus 27 plus 28
\$ 40946.40 (28)

30. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22 plus 23 plus 24 plus 25 plus 26 plus 27 plus 28 plus 29
\$ 40946.40 (29)

31. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22 plus 23 plus 24 plus 25 plus 26 plus 27 plus 28 plus 29 plus 30
\$ 40946.40 (30)

32. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22 plus 23 plus 24 plus 25 plus 26 plus 27 plus 28 plus 29 plus 30 plus 31
\$ 40946.40 (31)

33. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22 plus 23 plus 24 plus 25 plus 26 plus 27 plus 28 plus 29 plus 30 plus 31 plus 32
\$ 40946.40 (32)

34. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22 plus 23 plus 24 plus 25 plus 26 plus 27 plus 28 plus 29 plus 30 plus 31 plus 32 plus 33
\$ 40946.40 (33)

35. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22 plus 23 plus 24 plus 25 plus 26 plus 27 plus 28 plus 29 plus 30 plus 31 plus 32 plus 33 plus 34
\$ 40946.40 (34)

36. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22 plus 23 plus 24 plus 25 plus 26 plus 27 plus 28 plus 29 plus 30 plus 31 plus 32 plus 33 plus 34 plus 35
\$ 40946.40 (35)

37. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22 plus 23 plus 24 plus 25 plus 26 plus 27 plus 28 plus 29 plus 30 plus 31 plus 32 plus 33 plus 34 plus 35 plus 36
\$ 40946.40 (36)

38. Amount Financed (5) plus 7 plus 8 plus 9 plus 10 plus 11 plus 12 plus 13 plus 14 plus 15 plus 16 plus 17 plus 18 plus 19 plus 20 plus 21 plus 22 plus 23 plus 24 plus 25 plus 26 plus 27 plus 28 plus 29 plus 30 plus 31 plus 32 plus 33 plus 34 plus 35 plus 36 plus 37
\$ 40946.40 (37)

Insurance. You may buy the physical damage insurance the contract requires (see back) from anyone you choose who is acceptable to us. You may also provide the physical damage insurance through an existing policy owned or controlled by you that is acceptable to us. You are not required to buy any other insurance to obtain credit.
If any insurance is checked below, policies, policies, and amounts must be provided to the lender and conditions.

Check the insurance you want and sign below:
Optional Credit Insurance
☐ Credit Life ☐ Buyer ☐ Co-Buyer ☐ Both
☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

Insurance Company Name: N/A
Home Office Address: N/A

Credit Life Insurance: N/A
Credit Disability Insurance: N/A

Other Optional Insurance
☐ N/A Type of Insurance: N/A Term: N/A

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

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

ATTENTION PURCHASER: SIGN HERE ONLY IF THE DEALER TOLD YOU THAT THIS VEHICLE HAS THE FOLLOWING PROBLEMS: (1) AND THAT YOU AGREE TO BUY THE VEHICLE ON THOSE TERMS:
ATTENCIÓN COMPRADOR: FIRME AQUÍ SI LE HA DICHO QUE EL VEHÍCULO TIENE ELLOS SIGUIENTE(S) PROBLEMA(S) Y QUE USTED ESTÁ DE ACUERDO EN COMPRAR EL VEHÍCULO BAJO ESTOS TÉRMINOS:

1. _____ 2. _____ 3. _____

X Buyer Signs (Date) _____ X Co-Buyer Signs (Date) _____

WARRANTIES
Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this contract, the Seller makes no warranties on the vehicle, except as described above for used vehicles. Making no warranties means that the Seller is selling the vehicle as is - not expressly warranted or guaranteed and without any implied warranties of merchantability (except as described above) 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 BOX IS CHECKED, THIS CONTRACT IS SUBJECT TO A BROKER FEE PAID BY THE SELLER TO

NO COOLING OFF PERIOD
State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

You acknowledge an express intent to grant a security interest in the vehicle and hereby waives and abandons all personal property exemptions granted upon the vehicle, which is the subject of this contract. NOTICE: BY GIVING US A SECURITY INTEREST IN THE VEHICLE, YOU WAIVE ALL RIGHTS PROVIDED BY LAW TO CLAIM SUCH PROPERTY EXEMPT FROM PROCESS.

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

If any part of this contract is not signed, all other parts stay in effect. This contract is not binding on you if you sign it under this contract without signing it. For example, we may extend the time for making some payments without extending the time for making others.

NOTICE TO THE BUYER: (1) Do not sign this contract before you read it or if it contains any blank spaces. (2) You are entitled to an exact copy of the contract you sign.

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.

YOU ACKNOWLEDGE THAT YOU HAVE READ BOTH SIDES OF THIS CONTRACT, INCLUDING THE ARBITRATION PROVISION ON THE REVERSE SIDE, BEFORE SIGNING BELOW.

ANY INSURANCE REFERRED TO IN THIS CONTRACT DOES NOT INCLUDE LIABILITY COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS.

The Arizona Department of Financial Institutions regulates the Seller and can be contacted at 100 N 15th Avenue, Suite 251, Phoenix, AZ 85007 (602) 771-2800. If you have any complaints concerning this contract.

X Buyer Signs _____ Date 04/25/19
X Co-Buyer Signs _____ Date 04/25/19

X MIDWAY CHEVROLET _____ Date 04/25/19
X _____ Date 04/25/19

SEE BACK FOR OTHER IMPORTANT TERMS AND AGREEMENTS.

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

Other owner signs here _____ Date _____ Address _____

Seller assigns to interest in this contract to CH FINANCIERA DE AZUL (Assignee) under the terms of Seller's agreement(s) with Assignee.
☐ Assigned with recourse ☐ Assigned without recourse ☐ Assigned with limited recourse

Seller MIDWAY CHEVROLET _____ By _____ Title _____

FORM NO. 930-AZ-0408 (Rev. 1/10)
2019 This form is subject to change without notice. The Seller is not responsible for any errors or omissions in this form. The Buyer is responsible for any errors or omissions in this form. The Seller is not responsible for any errors or omissions in this form. The Buyer is responsible for any errors or omissions in this form.

ORIGINAL LENDHOLDER

1. FINANCE CHARGE AND PAYMENTS

1. FINANCE CHARGE AND PAYMENTS

- a. How we will sign Finance Charge. We will sign the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed with a day counted as 1/365th of a year.
- b. Now we will apply payments. We will 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. Any money you send us will be applied in the order below.
- c. How late payments or early payments change what you must pay. We treat the Finance Charge, Total of Payments, and Total Sales Tax shown on the bill as the amount you must pay for every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sales Tax will be more if you pay late and less if you pay early. Changing may not be enough to pay the smaller amount you want. If at our option we allow a lower payment of the same amount as your scheduled payment with a smaller last payment. We will send you a notice telling you about these changes before we change your payments.
- d. You're prepay. You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts owing the date of your payment.

2. YOUR OTHER PROMISES TO US

- a. If the vehicle is damaged, destroyed, or missing:
- You agree to pay us all of your loss under this contract even if you are not insured.
- b. If the vehicle is damaged, destroyed, or missing:
- We will pay you the actual cash value of the vehicle at the time of the loss.
- c. 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. If you do, this contract is void. We will not pay you if you do not expose the vehicle to misuse, seizure, confiscation, or preexisting transfer. If we pay any repair bills, storage bills, taxes, fees, or charges on the vehicle, you agree to repay the amount within when we ask for it.
- d. Security interest.
- We have a security interest in:
 - The vehicle and all parts or goods put on it;
 - All money or goods received proceeds for the vehicle;
 - Insurance, maintenance, and other contracts we finance for you; and
 - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any returns of premiums or charges from the contracts.
- e. The term of payment. This contract is for the term of this contract. It also secures your other obligations in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not use the vehicle after security interest is placed on the title without our written permission.
- f. Insurance you must have on the vehicle.
- We know 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 do not have to have this insurance if we pay physical damage. If we decide to buy physical damage insurance, we may have this insurance cover our interest in the vehicle. If we decide to buy physical, or insurance that covers only our interest, if we buy other type of insurance, we will let you which type and the charge you must pay. The charge will be the actual cash value of the insurance charge computed at the Annual Premium Rate shown on the front of this contract or, at our option, the highest rate the law permits.
- g. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to replace what you owe or repair the vehicle. We may use any returned insurance, maintenance, service, or other contract charges, if we get a refund of insurance, maintenance, service, or other contract charges, we will subtract the amount from what you owe.

3. IF YOU PAY LATE OR BREAK YOUR OTHER PROMISES

- [illegible]

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.

GUARANTY

The undersigned, jointly and severally, guarantee payment of all amounts owing under this contract and the payment upon demand of the entire amount owing on the contract in the event of default in payment by Buyer hereunder. The undersigned waives notice of performance, demands for performance, notice of non-performance, protest, notice of protest, notice of dishonor, notice of acceptance of this Guaranty, of any extensions in time of payment, of sale of any of the collateral and of all other notices to which the undersigned would be otherwise entitled by law and agrees to pay all amounts owing hereunder upon demand, without retaining any action or proceeding against Buyer, and specifically waives any right to require action against Buyer as provided in A.R.S. § 9-104(a) of the State of Arizona. The undersigned hereby agrees to assign to the undersigned all rights and remedies, including all other remedies, available to the undersigned's financial condition as may be reasonably requested. The undersigned acknowledges receipt from the Seller, prior to signing below, of a separate Notice to Cosigner.

DATE

GUARANTOR

_____ DATED AT _____ GUARANTEE

Marital Community Property Joinder: The undersigned spouse of the Guarantor joins in the execution of this guaranty for the purpose of binding the marital property of the Guarantor, and the undersigned, in accordance with A.R.S. § 25-214 or other applicable law. THE UNDERSIGNED SPOUSE OF THE GUARANTOR ACKNOWLEDGES RECEIPT FROM THE SELLER, PRIOR TO SIGNING BELOW, OF A SEPARATE NOTICE TO CONSIGNEE.

Date _____

Spouse of the Gustafson

ARBITRATION PROVISION

PLEASE REVIEW - IMPORTANT - AFFECTS YOUR LEGAL RIGHTS

1. EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN US DECIDED BY ARBITRATION AND NOT IN COURT OR BY JURY TRIAL.
2. IF A DISPUTE IS ARBITRATED, YOU WILL GIVE UP YOUR RIGHT TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER ON ANY MATTER THAT WE HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR CLASS ACTION OR TO PARTICIPATE IN INDIVIDUAL ARBITRATIONS.
3. **DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE UNDER COURT MAY NOT BE AVAILABLE IN ARBITRATION.**
4. **ANY CLAIM OR DISPUTE, WHETHER IN CONTRACT, TORT, STATUTE, OR COMMON LAW, THAT YOU OR US OR OUR EMPLOYEES, AGENTS, SUCCESSORS OR ASSIGNS, EITHER ARISES OUT OF OR RELATES TO YOUR PRODUCT ACQUISITION, PURCHASE OF CONDITION OF THIS DEVICE, 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 ARBITRATION UNDER THE RULES OF THE FEDERAL ARBITRATION ACT, 91 STAT. 1505, 1506, 1507, 1509, 1510, 1511, 1512, 1513, 1514, 1515, 1516, 1517, 1518, 1519, 1520, 1521, 1522, 1523, 1524, 1525, 1526, 1527, 1528, 1529, 1530, 1531, 1532, 1533, 1534, 1535, 1536, 1537, 1538, 1539, 1540, 1541, 1542, 1543, 1544, 1545, 1546, 1547, 1548, 1549, 1550, 1551, 1552, 1553, 1554, 1555, 1556, 1557, 1558, 1559, 1560, 1561, 1562, 1563, 1564, 1565, 1566, 1567, 1568, 1569, 1570, 1571, 1572, 1573, 1574, 1575, 1576, 1577, 1578, 1579, 1580, 1581, 1582, 1583, 1584, 1585, 1586, 1587, 1588, 1589, 1590, 1591, 1592, 1593, 1594, 1595, 1596, 1597, 1598, 1599, 1600, 1601, 1602, 1603, 1604, 1605, 1606, 1607, 1608, 1609, 1610, 1611, 1612, 1613, 1614, 1615, 1616, 1617, 1618, 1619, 1620, 1621, 1622, 1623, 1624, 1625, 1626, 1627, 1628, 1629, 1630, 1631, 1632, 1633, 1634, 1635, 1636, 1637, 1638, 1639, 1640, 1641, 1642, 1643, 1644, 1645, 1646, 1647, 1648, 1649, 1650, 1651, 1652, 1653, 1654, 1655, 1656, 1657, 1658, 1659, 1660, 1661, 1662, 1663, 1664, 1665, 1666, 1667, 1668, 1669, 1670, 1671, 1672, 1673, 1674, 1675, 1676, 1677, 1678, 1679, 1680, 1681, 1682, 1683, 1684, 1685, 1686, 1687, 1688, 1689, 1690, 1691, 1692, 1693, 1694, 1695, 1696, 1697, 1698, 1699, 1700, 1701, 1702, 1703, 1704, 1705, 1706, 1707, 1708, 1709, 1710, 1711, 1712, 1713, 1714, 1715, 1716, 1717, 1718, 1719, 1720, 1721, 1722, 1723, 1724, 1725, 1726, 1727, 1728, 1729, 1730, 1731, 1732, 1733, 1734, 1735, 1736, 1737, 1738, 1739, 1740, 1741, 1742, 1743, 1744, 1745, 1746, 1747, 1748, 1749, 1750, 1751, 1752, 1753, 1754, 1755, 1756, 1757, 1758, 1759, 1760, 1761, 1762, 1763, 1764, 1765, 1766, 1767, 1768, 1769, 1770, 1771, 1772, 1773, 1774, 1775, 1776, 1777, 1778, 1779, 1780, 1781, 1782, 1783, 1784, 1785, 1786, 1787, 1788, 1789, 1790, 1791, 1792, 1793, 1794, 1795, 1796, 1797, 1798, 1799, 1800, 1801, 1802, 1803, 1804, 1805, 1806, 1807, 1808, 1809, 1810, 1811, 1812, 1813, 1814, 1815, 1816, 1817, 1818, 1819, 1820, 1821, 1822, 1823, 1824, 1825, 1826, 1827, 1828, 1829, 1830, 1831, 1832, 1833, 1834, 1835, 1836, 1837, 1838, 1839, 1840, 1841, 1842, 1843, 1844, 1845, 1846, 1847, 1848, 1849, 1850, 1851, 1852, 1853, 1854, 1855, 1856, 1857, 1858, 1859, 1860, 1861, 1862, 1863, 1864, 1865, 1866, 1867, 1868, 1869, 1870, 1871, 1872, 1873, 1874, 1875, 1876, 1877, 1878, 1879, 1880, 1881, 1882, 1883, 1884, 1885, 1886, 1887, 1888, 1889, 1890, 1891, 1892, 1893, 1894, 1895, 1896, 1897, 1898, 1899, 1900, 1901, 1902, 1903, 1904, 1905, 1906, 1907, 1908, 1909, 1910, 1911, 1912, 1913, 1914, 1915, 1916, 1917, 1918, 1919, 1920, 1921, 1922, 1923, 1924, 1925, 1926, 1927, 1928, 1929, 1930, 1931, 1932, 1933, 1934, 1935, 1936, 1937, 1938, 1939, 1940, 1941, 1942, 1943, 1944, 1945, 1946, 1947, 1948, 1949, 1950, 1951, 1952, 1953, 1954, 1955, 1956, 1957, 1958, 1959, 1960, 1961, 1962, 1963, 1964, 1965, 1966, 1967, 1968, 1969, 1970, 1971, 1972, 1973, 1974, 1975, 1976, 1977, 1978, 1979, 1980, 1981, 1982, 1983, 1984, 1985, 1986, 1987, 1988, 1989, 1990, 1991, 1992, 1993, 1994, 1995, 1996, 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 21**

ARIZONA CERTIFICATE OF TITLE

ADOT

Motor Vehicle Division

48-7200 R01/16 azdot.gov

Inventory Control

41938283

Vehicle Identification Number

1G8RG1C-7F1193343

Year

2015

Make

CHEV

Model

EXPRESS

Body Style

1TVN

First Registered

03/03/00

List Price

333815

Mobile Home Manufacturer

Unit Number

GM FINANCIAL OF ARIZONA

P.O. BOX 1010

COCKEYSVILLE MD 21030-0000

Title Number

0038079150003

Issue Date

05302019

Film Number

DMS

Odometer Reading (no tenths) *

0034685 A

Previous Title Number

ELT0013185246

State

AZ

Issue Date

05152019

Previous Film Number

DMS

* A - Actual Mileage
B - Mileage in excess of the odometer mechanical limits
C - NOT Actual Mileage, WARNING ODOMETER DISCREPANCY

Arizona Brands

Previous Brand

State Previous Brand

State Previous Brand

State Other States With Brands

Owners/Lessees

ONE SOURCE HOME SERVICE LLC
6801 FEDERAL BLVD

DENVER

CO 80221

Lienholder(s) as of print date. (Additional liens may exist. Check Motor Vehicle Inquiry on <https://servicearizona.com> to find all current liens.)

FIRST LIEN

LIEN DATE: 04252019

GM FINANCIAL OF ARIZONA
P.O. BOX 1010

COCKEYSVILLE

MD 21030

LIEN RELEASE

Lienholder Name		Acknowledged before me this date		Notary Public Signature	
Lien Amount	Lienholder Signature	Date	County	State	Commission Expires

VOID WITHOUT EAGLE WATERMARK OR IF ALTERED OR ERASED