

1751598

## Fill in this information to identify the case:

Debtor 1 AFH AIR PROS, LLCDebtor2  
(Spouse, if filing)United States Bankruptcy Court for the: NORTHERN District of GEORGIA  
(state)Case number 25-10356-PB-11**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, judgements, 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 (Form309) that you received.

**Part 1:****Identify the Claim**

1. Who is the current creditor?

Ford Motor Credit Company LLC

Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with this debtor

2. Has this claim been acquired from someone else?

☒ No☐ Yes. From whom?

3. Where should notices and payments to the creditor be sent?

Where should notices to the creditor be sent?

Where should payments to the creditor be sent? (if different)

Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)

Ford Motor Credit Company LLC c/o AIS Portfolio Services, LLC  
NameFord Motor Credit Company LLC

Name

4515 N. Santa Fe Ave. Dept. APS  
Number StreetPO Box 650004  
Number StreetOklahoma City, OK 73118  
City State Zip CodeDallas, TX 75265-0004  
City State Zip CodeContact phone (833) 965-2361Contact phone (800) 955-8532Contact email ECFNotices@aisinfo.com

Contact email

Uniform claim identifier (if you use one):  
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4. Does this claim amend one already filed?

☒ 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?

☒ No☐ Yes. Who made the earlier filing?

## 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: XXXXX3421

7. How much is the claim?

\$33,561.78

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).

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.

Car Loan

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

☐ Other. Describe:

VIN:1FTBW9CK4NKA12950

\*\*To the extent that Debtor received a discharge of this debt in a prior bankruptcy, the underlying indebtedness attaches only to the collateral; Creditor does not seek recourse against the debtor or the estate on previously discharged debt. If Debtor has not received a discharge of this debt in a prior bankruptcy, Creditor reserves the right to amend its claim to seek a deficiency balance, if any, in the event the collateral is liquidated.

Basis for perfection:

Contract and/or 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:

\$31,310.67

Amount of the claim that is secured:

\$33,561.78

Amount of the claim that is unsecured: \$

(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: \$0.00

Annual Interest Rate (when case was filed) 7.1400 %

☒ Fixed

☐ Variable

Contractual rate - for informational purposes

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)?

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to property.

☒ No  
☐ Yes. Check all that apply:

Amount entitled to priority

- ☐ 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 ceased, 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.

FRBP9011(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 the *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 that 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 10/27/2025  
MM / DD / YYYY

Signature /s/ Marian Garza

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

Name Marian Garza  
First Name Middle Name Last Name

Title Claims Processor

Company AIS Portfolio Services, LLC  
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 4515 N Santa Fe Ave Dept. APS  
Number Street

Oklahoma City, OK 73118  
City State ZIP Code

Contact phone (888) 455-6662 Email ECFNotices@aisinfo.com

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\* This form 410 has been modified by AIS in conformance with FED. R. BANKR. P. 9009 and compliance with FED. R. BANKR. P. 3001. This Form 410, as modified, is substantially similar to Official Form 410.

### LIMITED POWER OF ATTORNEY

Ford Motor Credit Company LLC, a Delaware limited liability company with a principal place of business at One American Road, Dearborn, MI 48126, acting on its own, on behalf of its affiliates, and under any trade or assumed names, including Lincoln Automotive Financial Services, Ford Pro FinSimple, HTD Leasing LLC, CAB East LLC, CAB West LLC, and CABT LLC (collectively, "Ford Credit") hereby appoints AIS Portfolio Services, LP, a Texas limited partnership with its principal place of business at 5847 San Felipe, Suite 1200, Houston, 77057 ("AIS") to act as its true and lawful attorney-in-fact to prepare, execute, and file documents necessary to provide services to Ford Credit under the Statement of Work dated July 27, 2023 and further memorialized in the Master Services Agreement dated May 17, 2023 between the parties.

Without limitation of the foregoing, AIS has full power and authority to (a) prepare, execute and file Proofs of Claim, Transfers of Claim, Reaffirmation Agreements, Requests for Notice and other documents as necessary in bankruptcy proceedings under the United States Bankruptcy Code on behalf of Ford Credit for accounts managed and/or serviced by AIS; and (b) undertake and perform any other actions necessary to effect the foregoing.

AIS may attach this Limited Power of Attorney to claims filed and/or transferred, Reaffirmation Agreements and other documents filed on Ford Credit's behalf as required by the Federal Rules of Bankruptcy Procedure and the Official Forms.

This Limited Power of Attorney is void if altered and may be revoked by Ford Credit at any time, provided any person relying on this Limited Power of Attorney shall have full rights to accept AIS' authority herein until receipt of actual notice of revocation.

IN WITNESS WHEREOF, Ford Credit has caused this Limited Power of Attorney to be duly executed this 27th day of July, 2023.

Ford Motor Credit Company LLC

By: 

Name: Kimberly A. Ray

Title: Asst. Secretary

STATE OF MICHIGAN )  
COUNTY OF WAYNE )

On this 27th day of July, 2023, before me personally appeared Kimberly A. Ray, personally known to me to be the person whose name is subscribed above, and acknowledged to me that he signed the same for the purposes stated therein.

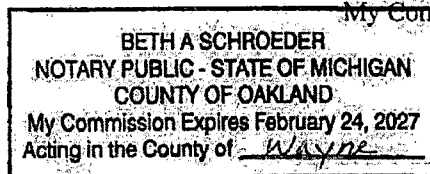
(Notarial Seal)

By: 

Name: Beth A. Schroeder

Notary Public

My Commission Expires: 02/24/2027



Last 4 Digits of the account:	3421
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## Itemization of claim

### Part 1 : Statement of Principal & Interest Due

Principal Balance		\$33,430.98
Interst Due	+	\$130.80
Total		<b>\$33,561.78</b>

### Part 2 : Statement of Fees, Expenses and Charges

Late Fees/ Charges	+	\$0.00
Non- Sufficient Funds (NSF) Fees	+	\$0.00
Other Specify _____	+	\$0.00
Other Specify _____	+	\$0.00
Other Specify _____	+	\$0.00
Other Specify _____	+	\$0.00
Other Specify _____	+	\$0.00
Other Specify _____	+	\$0.00
Total		<b>\$0.00</b>

### Part 3 : Statement of Amount Necessary to Cure Default

Amount of Installment Payments Due		\$0.00
Fees, Expenses and Charges	+	\$0.00
Total Unapplied Funds	-	\$0.00
Total		<b>\$0.00</b>

**RETAIL INSTALLMENT SALE CONTRACT – SIMPLE FINANCE CHARGE  
(WITH ARBITRATION PROVISION)**

Buyer Name and Address (Including County and Zip Code) C & P HANSEN HEATING AND COOLING INC 7718 ROCKSTONE LN S MOBILE, AL 36695-2308 MOBILE	Co-Buyer Name and Address (Including County and Zip Code) N/A	Seller-Creditor (Name and Address) MULLINAX FORD OF MOBILE LLC 7311 AIRPORT BOULEVARD MOBILE, AL 36608
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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	Vehicle Identification Number	Primary Use For Which Purchased
New	2022	Ford E-Transit Cargo Van	1FTBW9CK4NKA12950	Personal, family, or household unless otherwise indicated below <input checked="" type="checkbox"/> business <input type="checkbox"/> agricultural <input type="checkbox"/> N/A

FEDERAL TRUTH-IN-LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit, including your down payment of
7.14 %	\$ 13,871.78	\$ 58,779.82	\$ 72,651.60	\$ 0.00 is
				\$ 72,651.60

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

Number of Payments	Amount of Payments	When Payments Are Due
72	\$ 1,009.05	Monthly beginning 04/24/2022
N/A	\$ N/A	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 \$ 18.00 or 5 % of the part of the payment that is late, whichever is greater, not to exceed \$100.00.

**Prepayment.** If you pay early, you will not have to pay a penalty.

**Security Interest.** You are giving a security interest in the vehicle being purchased.

**Additional Information:** See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

**WARRANTIES SELLER DISCLAIMS**

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

This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

**APPLICABLE LAW**

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

**Returned Check Charge:** If any check you give to us is dishonored, you will repay us the charge we pay the bank for the return of the dishonored check. At our option, instead of asking you to repay us the charge we pay the bank, we may charge you \$30 or such greater amount as the law permits.

**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.

**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.

**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 A [Signature] Co-Buyer Signs X A N/A

THIS IS A CUSTOMER COMPLETED COPY OF THE SIGNED ELECTRONIC FORM HELD BY ROUTONE LLC.

ITEMIZATION OF AMOUNT FINANCED

1

Cash Price (including \$ 2,478.32 sales tax)

\$ 54,653.32 (1)

2

Total Downpayment =

Trade-In (Year) N/A (Make) N/A (Model) N/A

Gross Trade-In Allowance \$ N/A

Less Pay Off Made By Seller to N/A \$ N/A

Equals Net Trade In \$ N/A

+ Cash \$ N/A

+ Other N/A \$ N/A

+ Other N/A \$ N/A

+ Other N/A \$ N/A

(If total downpayment is negative, enter "0" and see 4H below)

\$ 0.00 (2)

\$ 54,653.32 (3)

3

Unpaid Balance of Cash Price (1 minus 2)

4

Other Charges Including Amounts Paid to Others on Your Behalf (Seller may keep part of these amounts):

A

Cost of Optional Credit Insurance Paid to Insurance Company or Companies.

Life \$ N/A

Disability \$ N/A

B

Other Optional Insurance Paid to Insurance Company or Companies

\$ N/A

C

Optional Gap Contract

\$ N/A

D

Official Fees Paid to Government Agencies

\$ N/A

E

Government Taxes Not Included in Cash Price

\$ N/A

F

Government License and/or Registration Fees

\$ N/A

G

Government Certificate of Title Fees

\$ 16.50

H

Other Charges (Seller must identify who is paid and describe purpose)

to N/A for Prior Credit or Lease Balance \$ N/A

to Ford Motor Service Company for Service Plan \$ 4,110.00

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

to N/A for N/A \$ N/A

Total Other Charges and Amounts Paid to Others on Your Behalf \$ 4,126.50 (4)

5

Amount Financed (3 + 4)

\$ 58,779.82 (5)

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

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

Term N/A Mos. N/A

Name of Gap Contract N/A

I want to buy a gap contract.

Buyer Signs X B N/A

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

If any Insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

☐ Credit Life: ☐ Buyer ☐ Co-Buyer ☐ Both

☐ Credit Disability: ☐ Buyer ☐ Co-Buyer ☐ Both

Premium:

Credit Life \$ N/A

Credit Disability \$ N/A

Insurance Company Name N/A

Home Office Address N/A

Credit life insurance and credit disability insurance are not required to obtain credit. Your decision to buy or not to buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

☐ N/A N/A

Type of Insurance Term

Premium \$ N/A

Insurance Company Name N/A

Home Office Address N/A

☐ N/A N/A

Type of Insurance Term

Premium \$ N/A

Insurance Company Name N/A

Home Office Address N/A

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

I want the insurance checked above.

X C N/A N/A

Buyer Signature Date

X C N/A N/A

Co-Buyer Signature Date

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

LAW 553-AL-ARB-e 12/19 v1 Page 2 of 5

THIS CUSTOMER COMPLETED COPY WAS CREATED ON 03/11/2022 12:48:51 AM GMT

OTHER IMPORTANT AGREEMENTS

THIS IS A CUSTOMER COMPLETED COPY OF THE SIGNED ELECTRONIC FORM HELD BY ROUTONE LLC.

1. FINANCE CHARGE AND PAYMENTS

- a. **How we will figure Finance Charge.** We will figure the Finance Charge on a daily basis at the Annual Percentage Rate on the unpaid part of the Amount Financed.
- b. **How we will apply payments.** We may apply each payment first to the earned and unpaid part of the Finance Charge, and then to the unpaid part of the Amount Financed as the law allows.
- c. **How late payments or early payments change what you must pay.** We based the Finance Charge, Total of Payments, and Total Sale Price shown on page 1 of this contract on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Changes may take the form of a larger or smaller final payment or, at our option, more or fewer payments of the same amount as your scheduled payment with a smaller final payment. We will send you a notice telling you about these changes before the final scheduled payment is due.
- d. **You may prepay.** You may prepay all or part of the unpaid part of the Amount Financed at any time without penalty. If you do so, you must pay the earned and unpaid part of the Finance Charge and all other amounts due up to the date of your payment.
- e. **Your right to refinance a balloon payment.** A balloon payment is a scheduled payment that is more than one and one half times as large as the average of your earlier scheduled payments. If you are buying the vehicle primarily for personal, family, or household use, you have the right to refinance the balloon payment when it is due without penalty. You may refinance on terms no less favorable to you than the terms of this contract. This provision does not apply if we adjusted your payment schedule to your seasonal or irregular income.

2. YOUR OTHER PROMISES TO US

- a. **If the vehicle is damaged, destroyed, or missing.** You agree to pay us all you owe under this contract even if the vehicle is damaged, destroyed, or missing.
- b. **Using the vehicle.** You agree not to remove the vehicle from the U.S. or Canada, or to sell, rent, lease, or transfer any interest in the vehicle or this contract without our written permission. You agree not to expose the vehicle to misuse, seizure, confiscation, or involuntary transfer. If we pay any repair bills, storage bills, taxes, fines, or charges on the vehicle, you agree to repay the amount when we ask for it.
- c. **Security Interest.** You give us a security interest in:
  - The vehicle and all parts or goods put on it;
  - All money or goods received (proceeds) for the vehicle;
  - All insurance, maintenance, service, or other contracts we finance for you; and
  - All proceeds from insurance, maintenance, service, or other contracts we finance for you. This includes any refunds of premiums or charges from the contracts.This secures payment of all you owe on this contract. It also secures your other agreements in this contract. You will make sure the title shows our security interest (lien) in the vehicle. You will not allow any other security interest to be placed on the title without our written permission.

d. Insurance you must have on the vehicle.

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. You agree to name us on your insurance policy as an additional insured and 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. Default means:
  - You do not pay any payment on time;
  - You give false, incomplete, or misleading information during credit application;
  - You start a proceeding in bankruptcy or one is started against you or your property; or
  - You break any agreements in this contract.The amount you will owe will be the unpaid part of the Amount Financed plus the earned and unpaid part of the Finance Charge, any late charges, and any amounts due because you defaulted.
- c. **You may have to pay collection costs.** If we hire an attorney to collect what you owe who is not our salaried employee and the Amount Financed exceeds \$300, you will pay the attorney's reasonable fee and court costs as the law allows. The maximum attorney's fee you will pay will be 15% of the amount you owe after default.
- d. **We may take the vehicle from you.** If you default, we may take (repossess) the vehicle from you if we do so peacefully, and the law allows it. If your vehicle has an electronic tracking device (such as GPS), you agree that we may use the device to find the vehicle. If we take the vehicle, any accessories, equipment, and replacement parts will stay with the vehicle. If any personal items are in the vehicle, we may store them for you. If you do not ask for these items back, we may dispose of them as the law allows.
- e. **How you can get the vehicle back if we take it.** If we repossess the vehicle, you may pay to get it back (redeem). We will tell you how much to pay to redeem. Your right to redeem ends when we sell the vehicle.

TRUE AND ACCURATE COMPLETED COPY - UCC NON-AUTHORITATIVE COPY

TRUE AND ACCURATE COMPLETED COPY - UCC NON-AUTHORITATIVE COPY



TRUE AND ACCURATE COMPLETED COPY - UCC NON-AUTHORITATIVE COPY

THIS IS A CUSTOMER COMPLETED COPY OF THE SIGNED ELECTRONIC FORM HELD BY ROUTECNE LLC.

1. We will sell the vehicle if you do not get it back. If you do not redeem, we will sell the vehicle. We will send you a written notice of sale before selling the vehicle.  
We will apply the money from the sale, less allowed expenses, to the amount you owe. Allowed expenses are expenses we pay as a direct result of taking the vehicle, holding it, preparing it for sale, and selling it. Attorney fees and court costs the law permits are also allowed expenses. If any money is left (surplus), we will pay it to you unless the law requires us to pay it to someone else. If money from the sale is not enough to pay the amount you owe, you must pay the rest to us unless the law provides otherwise. If you do not pay this amount when we ask, we may charge you interest at a rate not exceeding the highest lawful rate until you pay.

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

4. 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.

5. SERVICING AND COLLECTION CONTACTS  
You agree that we may try 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.

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.

TRUE AND ACCURATE COMPLETED COPY - UCC NON-AUTHORITATIVE COPY

## 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 CLASS CLAIM YOU MAY HAVE AGAINST US INCLUDING ANY RIGHT TO CLASS ARBITRATION OR ANY CONSOLIDATION OF INDIVIDUAL ARBITRATIONS.
3. DISCOVERY AND RIGHTS TO APPEAL IN ARBITRATION ARE GENERALLY MORE LIMITED THAN IN A LAWSUIT, AND OTHER RIGHTS THAT YOU AND WE WOULD HAVE IN COURT MAY NOT BE AVAILABLE IN ARBITRATION.

Any claim or dispute, whether in contract, tort, statute or otherwise (including the interpretation and scope of this Arbitration Provision, 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 on an individual basis and not as a class action. You expressly waive any right you may have to arbitrate a class action. You may choose the American Arbitration Association ([www.adr.org](http://www.adr.org)) or any other organization to conduct the arbitration subject to our approval. 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 contract was executed. We will pay your filing, administration, service or case management fee and your arbitrator or hearing fee all up to a maximum of \$5000, unless the law or the rules of the chosen arbitration organization require us to pay more. 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 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 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 action rights, is deemed or found to be unenforceable for any reason, the remainder shall remain enforceable. If a waiver of class action rights is deemed or found to be unenforceable for any reason in a case in which class action allegations have been made, the remainder of this Arbitration Provision shall be unenforceable.

**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.**

**HOW THIS CONTRACT CAN BE CHANGED.** This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs X D Co-Buyer Signs X D N/A  
If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.  
**See the rest of this contract for other important agreements. Any dispute resolution agreement you sign with us or an assignee of this contract will apply to claims related to this contract.**

**NOTICE TO RETAIL BUYER: Do not sign this contract in blank. You are entitled to a copy of the contract at the time you sign. Keep it to protect your legal rights.**

You agree to the terms of this contract and any dispute resolution agreement you signed with this contract. You confirm that before you signed this contract and any dispute resolution agreement, we gave them to you, and you were free to take them and review them. You acknowledge that you have read all pages of this contract, including the arbitration provision above, before signing below. You confirm that you received a completely filled-in copy of these documents when you signed them.

**CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.**

Buyer Signs X E Date 03/10/2022 Co-Buyer Signs X E N/A Date N/A

Buyer Printed Name C & P HANSEN HEATING AND COOLING INC Co-Buyer Printed Name N/A

If the "business" use box is checked in "Primary Use for Which Purchased": Print Name CHADRICK SETCHEL Title PRESIDENT

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

Other owner signs here X N/A Address N/A  
Seller signs MULLINAX FORD OF MOBILE LLC Date 03/10/2022 By X F Title F&I manager

TITLE NO.		VEHICLE IDENTIFICATION NUMBER		TRANS. CODE	DATE ISSUED
108160848		1FTBW9CK4NKA12950			04/05/2022
YR. MODEL		MAKE	MODEL	BODY TYPE	PREV AL TITLE NO.
2022		FORD	TRANSIT	VN	
CYL	NEW	USED	DEMO	PURCHASE DATE	NO. LIENS
00	XX			03/10/2022	1
				COLOR	ODOMETER
				WHITE	000015
NAME(S) AND MAILING ADDRESS OF OWNER(S)					
C & P HANSEN HEATING AND COOLING INC					
7718 ROCKSTONE LN S					
MOBILE AL 36695					
MAIL TO					
FORD MOTOR CREDIT					
PO BOX 105704					
ATLANTA GA 30348					
RESIDENT ADDRESS IF DIFFERENT:					
LEGEND(S)					
ODOMETER: ACTUAL					
RELEASE OF LIEN					
The holder of Lien on the vehicle described in this Certificate does hereby state that the lien described in said Certificate of Title is released and discharged.					
1ST LIENHOLDER'S NAME, ADDRESS AND LIEN DATE					
03/10/2022					
FORD MOTOR CREDIT					
PO BOX 105704					
ATLANTA GA 30348					
2ND LIENHOLDER'S NAME, ADDRESS AND LIEN DATE					
By _____					
Signature of Authorized Agent					
Date _____					
By _____					
Signature of Authorized Agent					
Date _____					
CONTROL NUMBER					
[Redacted]					

This certificate serves as an official document of the Department of Revenue and prima facie evidence that an application for certificate of title has been made for the vehicle described herein, pursuant to the provisions of the Motor Vehicle laws of this state, and the applicant named as the face hereof has been duly recorded as the lawful owner of the vehicle so described. Further, the said vehicle is subject to the security interest by lien(s) shown herein, if any. But, said described vehicle may be subject to a mechanic's lien or a lien given by statute in the United States, this State or any political subdivision of this State or other circumstances not required to be filed with this Department.

KEEP IN A SAFE PLACE — ANY ALTERATION OR ERASURE VOIDS THIS TITLE.

HOLD TO LIGHT TO VIEW WATERMARK

HOLD TO LIGHT TO VIEW WATERMARK

PLEASE DETACH