



Notice of Unrepaired Safety Recalls and Service Campaigns

Year: 2021Make: FordModel: F150 Super CabBody Type: TruckVIN: 1FTEX1CB7MKE32843

We requested information about any unrepaired safety recalls and manufacturer service campaigns for this vehicle from our data provider. As part of our commitment to transparency, we are passing the results of that request onto you in the report below. Please note that we can't guarantee the accuracy or completeness of this report and we encourage you to seek additional information from the manufacturer and the National Highway Traffic Safety Administration website at nhtsa.gov/recalls. Additional safety recalls and service campaigns may be issued for this vehicle at any time.

We recommend that you contact your local Ford dealer to have the vehicle inspected. Inspections and repairs for safety recalls and service campaigns are often provided free of charge.

Please sign below to acknowledge your receipt of this information.

Signed by:

CLIFFORD DRIAUS BELLEAU JR

07/25/2026

Date

1. **Name:** Low Pressure Fuel Pump May Fail

Risk: An engine stall increases the risk of a crash.

Remedy: Dealers will replace the low pressure fuel pump on super duty vehicles and update the powertrain control module software on all other affected vehicles, free of charge.



Upfront Nonrefundable Shipping Acknowledgment

By signing below:

1. I acknowledge that I agreed to pay Carvana a one-time, Upfront Payment of \$990.00 in consideration for performing duties to prepare my Vehicle for my possession, including shipping the vehicle from its original location to the nearest Carvana location in my area.
2. I understand that the above Payment:
 - a. Is reflected in my contracts as a portion of the cash payment made towards my vehicle purchase.
 - b. Is **nonrefundable** whether I keep the Vehicle or complete a return or exchange within Carvana's 7-Day Money Back Guarantee.

Signed by:

Signature: 
1AB67077C3274EA...

Date: 07/25/2026

BUYERS GUIDE

IMPORTANT: Spoken promises are difficult to enforce. Ask the dealer to put all promises in writing. Keep this form.

FORD
VEHICLE MAKE

F150 SUPER CAB
MODEL

2021
YEAR

1FTEX1CB7MKE32843
VEHICLE IDENTIFICATION NUMBER (VIN)

WARRANTIES FOR THIS VEHICLE:

☐

IMPLIED WARRANTIES ONLY

The dealer doesn't make any promises to fix things that need repair when you buy the vehicle or afterward. But *implied warranties* under your state's laws may give you some rights to have the dealer take care of serious problems that were not apparent when you bought the vehicle.

☒

DEALER WARRANTY

☐ FULL WARRANTY

☒ LIMITED WARRANTY. The dealer will pay 100% of the labor and 100% of the parts for the covered systems that fail during the warranty period*. Ask the dealer for a copy of the warranty, and for any documents that explain warranty coverage, exclusions, and the dealer's repair obligations. *Implied warranties* under your state's laws may give you additional rights.

*A deductible may apply for each repair claim. Please see the Limited Warranty agreement for additional information.

SYSTEMS COVERED:

Engine; Transmission & Drive Shaft; Differential; Cooling;
Electrical; Fuel; Heating & Air Conditioning; Braking; Steering;
Suspension; Wheels; Exhaust

DURATION:

100 days or 4,189 miles, whichever comes first

NON-DEALER WARRANTIES FOR THIS VEHICLE:

☐ MANUFACTURER'S WARRANTY STILL APPLIES. The manufacturer's original warranty has not expired on some components of the vehicle.

☐ MANUFACTURER'S USED VEHICLE WARRANTY APPLIES.

☐ OTHER USED VEHICLE WARRANTY APPLIES.

Ask the dealer for a copy of the warranty document and an explanation of warranty coverage, exclusions, and repair obligations.

☒ SERVICE CONTRACT. A service contract on this vehicle is available for an extra charge. Ask for details about coverage, deductible, price, and exclusions. If you buy a service contract within 90 days of your purchase of this vehicle, implied warranties under your state's laws may give you additional rights.

ASK THE DEALER IF YOUR MECHANIC CAN INSPECT THE VEHICLE ON OR OFF THE LOT.

OBTAIN A VEHICLE HISTORY REPORT AND CHECK FOR OPEN SAFETY RECALLS. For information on how to obtain a vehicle history report, visit ftc.gov/usedcars. To check for open safety recalls, visit safercar.gov. You will need the vehicle identification number (VIN) shown above to make the best use of the resources on these sites.

SEE OTHER SIDE FOR IMPORTANT ADDITIONAL INFORMATION, INCLUDING A LIST OF MAJOR DEFECTS THAT MAY OCCUR IN USED MOTOR VEHICLES.

SI EL CONCESIONARIO GESTIONA LA VENTA EN ESPAÑOL, PÍDALE UNA COPIA DE LA GUÍA DEL COMPRADOR EN ESPAÑOL.

Here is a list of some major defects that may occur in used vehicles.

Frame & Body

Frame-cracks, corrective welds, or rusted through
Dog tracks—bent or twisted frame

Engine

Oil leakage, excluding normal seepage
Cracked block or head
Belts missing or inoperable
Knocks or misses related to camshaft lifters and push rods
Abnormal exhaust discharge

Transmission & Drive Shaft

Improper fluid level or leakage, excluding normal seepage
Cracked or damaged case which is visible
Abnormal noise or vibration caused by faulty transmission or drive shaft
Improper shifting or functioning in any gear
Manual clutch slips or chatters

Differential

Improper fluid level or leakage, excluding normal seepage
Cracked or damaged housing which is visible
Abnormal noise or vibration caused by faulty differential

Cooling System

Leakage including radiator
Improperly functioning water pump

Electrical System

Battery leakage
Improperly functioning alternator, generator, battery, or starter

Fuel System

Visible leakage

Inoperable Accessories

Gauges or warning devices
Air conditioner
Heater & Defroster

Brake System

Failure warning light broken
Pedal not firm under pressure (DOT spec.)
Not enough pedal reserve (DOT spec.)
Does not stop vehicle in straight line (DOT spec.)
Hoses damaged
Drum or rotor too thin (Mfr. Specs)
Lining or pad thickness less than 1/32 inch
Power unit not operating or leaking
Structural or mechanical parts damaged

Air Bags

Steering System

Too much free play at steering wheel (DOT specs.)
Free play in linkage more than 1/4 inch
Steering gear binds or jams
Front wheels aligned improperly (DOT specs.)
Power unit belts cracked or slipping
Power unit fluid level improper

Suspension System

Ball joint seals damaged
Structural parts bent or damaged
Stabilizer bar disconnected
Spring broken
Shock absorber mounting loose
Rubber bushings damaged or missing
Radius rod damaged or missing
Shock absorber leaking or functioning improperly

Tires

Tread depth less than 2/32 inch
Sizes mismatched
Visible damage

Wheels

Visible cracks, damage or repairs
Mounting bolts loose or missing

Exhaust System

Leakage
Catalytic Converter

DEALER NAME

Carvana, LLC

ADDRESS

300 E. Rio Salado Pkwy., Tempe, AZ 85281

TELEPHONE

(800) 333-4554

FOR COMPLAINTS AFTER SALE, CONTACT:

Carvana Customer Advocates at: (800) 333-4554 or 300 E. Rio Salado Pkwy., Tempe, AZ 85281

DATE

07/25/2026

EMAIL

DL-CarvanaPhoenixAdvocate@carvana.com

IMPORTANT: The information on this form is part of any contract to buy this vehicle. Removing this label before consumer purchase (except for purpose of test-driving) violates federal law (16 C.F.R. 455).

I hereby acknowledge receipt of the Buyers Guide at the closing of this sale.

Signed by: 
Signature: _____
1AB67077C3274EA...

Date: 07/25/2026

GUÍA DEL COMPRADOR

IMPORTANTE: Las promesas verbales son difíciles de hacer cumplir. Solicite al concesionario que ponga todas las promesas por escrito. Conserve este formulario.

FORD

F150 SUPER CAB

2021

1FTEX1CB7MKE32843

MARCA DEL VEHÍCULO

MODELO

AÑO

NÚMERO DE IDENTIFICACIÓN DEL VEHICULO (VIN)

GARANTÍAS PARA ESTE VEHÍCULO:



SOLO GARANTÍAS IMPLÍCITAS

El concesionario no hace ninguna promesa de reparar lo que sea necesario cuando compre el vehículo o posteriormente. Sin embargo, las garantías implícitas según las leyes estatales podrían darle algunos derechos para hacer que el concesionario se encargue de ciertos problemas que no fueran evidentes cuando compró el vehículo.



GARANTÍA DEL CONCESIONARIO

☐ GARANTÍA COMPLETA.

☒ GARANTÍA LIMITADA. El concesionario pagará el 100% de la mano de obra y el 100% de las partes de los sistemas cubiertos que fallen durante el período de garantía*. Pídale al concesionario una copia de la garantía y de cualquier documento que le explique la cobertura, las exclusiones y las obligaciones de reparación del concesionario. Las *garantías implícitas*, según las leyes de su estado, podrían darle derechos adicionales.

*Se puede aplicar un deducible por cada reclamo de reparación. Consulte el acuerdo de garantía limitada para obtener información adicional.

SISTEMAS CUBIERTOS:

Motor; transmisión y eje de transmisión; Diferencial;
Enfriamiento; Eléctrico; Combustible; Calefacción y Aire
Acondicionado; Frenado; Dirección; Suspensión; Ruedas;
Escape

DURACIÓN:

100 días o 4189 millas, lo que ocurra primero

GARANTÍAS QUE NO PERTENECEN AL CONCESIONARIO:

- ☐ LA GARANTÍA DEL FABRICANTE TODAVÍA APLICA. La garantía original del fabricante no ha expirado para algunos de los componentes del vehículo.
- ☐ SE APLICA LA GARANTÍA DEL FABRICANTE PARA VEHÍCULOS USADOS.
- ☐ SE APLICA OTRA GARANTÍA PARA VEHÍCULOS USADOS.

Pídale al concesionario una copia del documento de garantía y una explicación de la cobertura, las exclusiones y las obligaciones de reparación.

☒ CONTRATO DE MANTENIMIENTO. Con un cargo adicional, puede obtener un contrato de mantenimiento para este vehículo. Pregunte acerca de los detalles de la cobertura, los deducibles, el precio y las exclusiones. Si compra un contrato de mantenimiento dentro de los 90 días desde el momento en que compró el vehículo, las garantías implícitas según las leyes de su estado podrían darle derechos adicionales.

PREGÚNTELE AL CONCESIONARIO SI SU MECÁNICO PUEDE INSPECCIONAR EL VEHÍCULO DENTRO O FUERA DEL CONCESIONARIO.

OBTENGA UN INFORME DEL HISTORIAL DEL VEHÍCULO Y VERIFIQUE SI EXISTEN RETIROS POR DEFECTOS DE SEGURIDAD PENDIENTES. Para información sobre cómo obtener un Informe del Historial del Vehículo, visite el sitio ftc.gov/carrosusados. Para verificar si existen retiros por defectos de seguridad pendientes, visite safercar.gov. Para aprovechar al máximo los recursos de estos sitios necesitará el número de identificación de vehículo (VIN) mostrado anteriormente.

CONSULTE EL DORSO PARA OBTENER MÁS INFORMACIÓN, INCLUYENDO UNA LISTA DE DEFECTOS IMPORTANTES QUE PUEDEN OCURRIR EN VEHÍCULOS DE MOTOR USADOS.

A continuación podrá encontrar una lista de los defectos principales que podrían ocurrir en vehículos usados.

Chasis y carrocería

Grietas en el chasis, soldaduras correctivas u oxidadas
Descuadrado: chasis doblado o torcido

Motor

Pérdidas de aceite, excepto las filtraciones normales
Bloque o cárter con grietas
Correas ausentes o fuera de servicio
Golpes o fallas relacionados con levantadores de levas o bielas
Descarga del escape fuera de lo normal

Transmisión y eje motor

Nivel inadecuado de fluido o pérdidas excepto filtraciones normales
Grietas o daños visibles en la caja.
Ruidos o vibraciones fuera de lo normal ocasionadas por la transmisión o el eje motor
Cambios o funcionamiento inadecuados en cualquier velocidad
Patinados o vibraciones del embrague manual

Diferencial

Nivel inadecuado de fluido o pérdidas excepto filtraciones normales
Grietas o daños visibles en el cárter del diferencial
Ruidos o vibraciones fuera de lo normal ocasionadas por fallas en el diferencial

Sistema de enfriamiento

Pérdidas, incluidas las del radiador
Funcionamiento inadecuado de la bomba de agua

Sistema eléctrico

Pérdidas en la batería
Funcionamiento inadecuado del alternador, generador, batería o arrancador

Sistema de combustible

Pérdidas visibles

Accesorios fuera de servicio

Indicadores o dispositivos de advertencia
Aire acondicionado
Calefacción y Desempañador

Sistema de frenos

Luz de advertencia de fallas rota
Falta de firmeza cuando se presiona el pedal (según especificaciones del Departamento de Transporte [DOT])
Distancia insuficiente del pedal (según especificaciones del DOT)
El vehículo no se detiene en línea recta (según especificaciones del DOT)
Mangueras dañadas
Tambor o rotor muy delgados (según especificaciones del fabricante)
Grosor de la placa o del revestimiento inferior que 1/32 pulgadas
Unidad de potencia fuera de servicio o con pérdidas
Partes estructurales o mecánicas dañadas

Bolsas de aire**Sistema de dirección**

Demasiado juego en el volante (según especificaciones del DOT)
Juego mayor a 1/4 de pulgada en el varillaje
El mecanismo de dirección se traba
Alineación inadecuada de las ruedas frontales (según especificaciones del DOT)
Grietas o deslizamientos en las correas de la unidad de potencia
Nivel inadecuado de fluidos de la unidad de potencia

Sistema de suspensión

Juntas de rótula dañadas
Partes estructurales dobladas o dañadas
Barra estabilizadora desconectada
Resorte roto
Cojinete del amortiguador suelto
Cojinetes de caucho dañados o ausentes
Biela dañada o ausente
Amortiguador con pérdidas o con funcionamiento inadecuado

Neumáticos

Profundidad de las ranuras menor que 2/32 de pulgada
Tamaños que no corresponden
Daños visibles

Ruedas

Grietas, daños o reparaciones visibles
Tornillos de sujeción sueltos o ausentes

Sistema de escape

Pérdidas
Convertidor catalítico

NOMBRE DEL CONCESIONARIO

Carvana, LLC

FECHA

07/25/2026

NOMBRE DEL CONCESIONARIO

Carvana, LLC

DIRECCIÓN DEL CONCESIONARIO

300 E. Rio Salado Pkwy., Tempe, AZ 85281

TELÉFONO

(800) 333-4554

CORREO ELECTRÓNICO

DL-CarvanaPhoenixAdvocate@carvana.com

PARA QUEJAS DESPUÉS DE LA VENTA COMUNÍQUESE CON:

Defensores del Cliente de Carvana a: (800) 333-4554 or 300 E. Rio Salado Pkwy., Tempe, AZ 85281

IMPORTANTE: La información de este formulario es parte de cualquier contrato para comprar este vehículo. Quitar esta etiqueta antes de la compra del consumidor (excepto a los fines de realizar una prueba de conducción) es una infracción a la ley federal (16 C. F. R. 455).



Retail Purchase Agreement

Contract Date: 07/25/2026
Stock Number: 2004921135

DEALERSHIP

Name	CARVANA, LLC
Address	600 S 94TH AVE
City, State, Zip	TOLLESON AZ 85353-2820
Phone	(800) 333-4554

BUYER

Name	CLIFFORD DRIAUS BELLEAU JR
Address	8220 DIXIE HWY
City, State, Zip	FAIR HAVEN MI 48023-2514
Phone	5865490583

VEHICLE BEING PURCHASED ("VEHICLE")

YEAR	2021	MAKE	FORD
MODEL	F150 SUPER CAB		
VIN #	1FTEX1CB7MKE32843	MILEAGE	29,281

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.

LA INFORMACION QUE VE ADHERIDA EN LA VENTANILLA FORMA PARTE DE ESTE CONTRATO. LA INFORMACION CONTENIDA EN ELLA PREVALECE POR SOBRE TODA OTRA DISPOSICION INCLUIDA EN EL CONTRATO DE COMPRAVENTA.

Dealership provides an express limited warranty ("Limited Warranty"). Buyer has a copy of the Limited Warranty. No other express or implied warranties are made by the Dealership and there will be no implied warranties of merchantability or fitness for a particular purpose unless required by applicable law. Dealership does not have to make any repairs on the Vehicle, except as required under the Limited Warranty and applicable state law. Buyer(s) may also have other rights that vary from state to state.

Buyer(s) ("You") and Dealership ("We" or "Us") agree that this Retail Purchase Agreement (this "Agreement") is governed by federal law and the law of the state of the Dealership Address. We are agreeing to sell to You and You are agreeing to buy from Us the Vehicle at our Dealership Address, subject to the terms and conditions of this Agreement (the "Transaction"). We agree to transfer to You and You agree to accept title and ownership of the Vehicle in the state of the Dealership Address. You may take delivery of the Vehicle from Us at our Dealership Address, or You may request the Vehicle be made available for pick-up and/or delivery at another location approved by Us.

PRICE BREAKDOWN

SELLING PRICE	\$29,590.00
REGISTRATION FEE	\$254.00
TITLE FEE	\$15.00
LIEN FILING FEE	\$1.00
SERVICE CONTRACT, PAID TO SILVERROCK	\$1,950.00
UPFRONT NONREFUNDABLE SHIPPING	\$990.00
SALES TAX	\$1,775.40
MICHIGAN STATE TAX	\$1,775.40
SUBTOTAL (SELLING PRICE + FEES + TAXES)	\$34,575.40
CASH DOWN PAYMENT	\$1,950.00
TOTAL DOWN PAYMENT (CASH DOWN PAYMENT + NONREFUNDABLE SHIPPING)	\$2,940.00
LIEN HOLDER BALANCE	\$31,635.40

NOTICE TO THE BUYER(S): THE PAYOFF BALANCE REFERRED TO IN TRADE-IN PAYOFF AND THE FEES REFERRED TO IN THE ABOVE LINE ITEMS ARE ESTIMATES. AT THE TIME THE BALANCES AND FEES ARE VERIFIED AND CONTRACT DETERMINED, APPROPRIATE ADJUSTMENTS, IF NECESSARY, WILL BE MADE. ANY DIFFERENCE IN THE PAYOFF AMOUNT IS THE RESPONSIBILITY OF THE BUYER(S).

Carvana Vehicle Return Program

We will give You the ability to return the Vehicle to Carvana and terminate this Agreement and any retail installment contract executed in connection herewith so long as:

1. You have not returned, exchanged, or swapped more than two (2) prior vehicles to Carvana in connection with any retail purchase agreements or retail installment contracts associated with this Transaction.
 - i. If You have returned, exchanged, or swapped two (2) prior vehicles in connection with this Transaction, then You will be given a one-time opportunity to decline or accept the third and final vehicle during the delivery or pickup appointment unless otherwise approved by Carvana.
2. You alert Carvana by phone, text, email, or chat prior to 8 pm EST on the 7th calendar day after You take delivery of the Vehicle. The day your Vehicle is delivered, regardless of delivery time, will count as the first day of your seven (7) day test own;
3. You return the Vehicle in one of two ways:
 - i. Within a Carvana service area: You make the Vehicle available for pick up by a Carvana representative at a predetermined time and location the following business day. Service area is designated by zip code and subject to change without prior notice.
 - ii. Outside of a Carvana service area: Carvana will arrange for transport of the Vehicle. The cost will be paid by You. Service area is designated by zip code and subject to change without prior notice.
4. The Vehicle is free of all liens and encumbrances other than the lien created by any retail installment contract or other finance agreement executed by you in connection with this Agreement and/or Transaction.
5. The Vehicle is in the same condition You received it except for reasonable wear and tear (evidence of smoking in the Vehicle is not considered reasonable wear and tear);
6. You have not driven it more than 400 miles;
7. The Vehicle is without damage or having been in an accident or collision that occurred after You took delivery of the Vehicle.

Mileage Fees: If Carvana elects to accept the return of the Vehicle despite that it has been driven more than 400 miles, then at Carvana's election, You will pay \$1.00 per mile for each mile the Vehicle was driven over 400 miles ("Mileage Fees"). Mileage Fees may not be paid by personal check. Mileage Fees will be deducted from Your down payment refund. If You paid Your down payment via ACH transaction, We will pay You only after You provide evidence satisfactory to Us that the ACH transaction was cleared.

Upfront Nonrefundable Shipping: In consideration for performing duties to prepare your Vehicle for your possession, including the cost of transport, You agree to pay Carvana a one-time, initial payment \$990.00 ("Upfront Shipping"). The Upfront Shipping payment is a **nonrefundable charge** that will be credited against your Vehicle price (and upon any other sums payable by You to Carvana under this Agreement) upon completion of sale of this Vehicle. The Upfront Shipping charge is nonrefundable whether you keep the vehicle or complete a return or exchange within Carvana's 7-Day Money Back Guarantee. Notwithstanding any other terms set forth in this Agreement, Carvana's ability to retain the Upfront Shipping charge survives termination of this Agreement.

Trade-In Vehicles: Your and Our rights and obligations regarding any trade-in vehicles are more fully set forth in a separate agreement (the "Vehicle Purchase Agreement") executed in connection with this Transaction. That Vehicle Purchase Agreement is incorporated by reference into, and is part of, this Agreement. In the event of any conflict or inconsistency between this Agreement and the Vehicle Purchase Agreement, the Vehicle Purchase Agreement shall prevail. In addition to Your and Our rights and obligations set forth in the Vehicle Purchase Agreement, You and We agree to the following regarding any trade-in vehicles referenced in this Agreement:

1. You agree that the Trade-In Payoff, Net Trade-In Allowance, and Trade-In Balance outlined in this Agreement are all estimates only, which are subject to the After-Sale Review and Verification Process described below. You acknowledge that if any errors are identified during the After-Sale Review and Verification Process, these figures may change, and that as a result, the Total Balance Due, Finance Charge, and other finance terms may also change. If these figures are changed as a result of errors identified during the After-Sale Review and Verification Process, You agree, if requested by Dealership, to either execute a corrected Agreement and/or any retail installment contract executed in connection herewith, or rescind the Agreement and/or any related retail installment contract and unwind the Transaction.
2. You represent and warrant that the trade-in vehicle described in the Agreement, if any, has not been misrepresented, and all emissions control and/or other equipment or features regulated by the EPA, CARB, NHTSA or other regulators is present and functioning. You also agree to provide to Us a Certificate of Title (or documents that allow Us to obtain it), free of any lien(s) or encumbrance(s), (i.e. titling issues, child support or amounts due to government titling or registration agency) and that You have the right to sell the trade-in.
3. If You reject the Vehicle and terminate your purchase subject to the terms of the Carvana Vehicle Return Program, then Carvana, in its sole discretion, may elect to keep and/or sell to a third-party any trade-in vehicles You provided in connection with this Transaction. In that circumstance, Carvana will pay you the Net Trade-In Allowance (less any Upfront Shipping charge) if any, and You will pay Carvana the Trade-In Balance if any.

General: At time of delivery, or at any time during Your 7 day return policy period, You may reject Your Vehicle and terminate Your Vehicle financing and purchase for any reason, subject to the terms of the Carvana Vehicle Return Program, including Carvana's ability to retain the Upfront Shipping charge.

In certain states, dealers may not place any insignia that advertises the dealer's name on a vehicle unless the Buyer consents thereto in the purchase contract for such vehicle. Unless Buyer notifies Dealership otherwise in writing, Buyer hereby expressly consents to the placement of Carvana's name on the Vehicle's license plate cover. Buyer expressly waives any compensation for the placement of Dealership's name on the Vehicle.

Default: You will be in default if any of the following occurs (except as may be prohibited by law):

- a) You gave Us false or misleading information in this Agreement, on carvana.com, or on the telephone, via email, or text message, in person, or any other communication medium in connection with the purchase of the Vehicle, Agreement, and/or Transaction;
- b) If We cannot verify any information that You have provided us;
- c) If We discover a material adverse change in any information You provided Us during our review process;
- d) If You do not satisfy Your After-Sale Review and Verification Process obligations described below;
- e) You fail to keep any other agreement or promise You made in connection with this Transaction.

Assignment: You may not assign your rights under this Agreement and/or any retail installment contract executed in connection herewith without our permission.

After-Sale Review and Verification Process: This Transaction is subject to an after-sale review and verification of the information and documents You have provided to us. You agree to cooperate with the after-sale review and verification process, including by, among other things:

- a) Providing documents requested by Dealership.
- b) Signing corrected documents and agreements requested by Dealership necessary to address errors/inconsistencies/omissions in this Agreement, any related retail installment contract, and/or any other documentation executed in connection with this Agreement or the Transaction.
- c) Paying amounts due in connection with the Transaction and providing verification thereof in the form of bank statements, canceled checks, wire receipts, or any other documentation requested by Dealership.
- d) Cooperating with Dealership to take all reasonable actions (including executing and/or notarizing documents requested by Dealership) to effectuate the Transaction, including those necessary to properly title and register, or correct issues concerning the title and registration of, the Vehicle or any trade-in vehicle.

Remedies: If You have failed to perform any of the terms set forth in this Agreement or any other agreement related to this Transaction, then We have all the remedies provided by law, equity, and this Agreement, to the extent not prohibited by law. Those remedies include, among other things:

- a) We may cease all performance under the Agreement or any other agreement entered into in connection with the Transaction.
- b) We may recover any and all damages We have incurred, including by setting off and applying, with or without notice, any amounts owed to You against amounts You owe to Carvana under this Agreement or any other agreement related to this Transaction.
- c) We may, but need not, recover the Vehicle with or without notice.
- d) We may rescind the Agreement or any other agreement entered into in connection with the Transaction.

Waiver of Damages: Unless prohibited by law, You shall not be entitled to recover from Us any consequential, incidental, or punitive damages, damages to property, or damages for loss of use, loss of time, loss of profits or income, or any other similar damages (collectively, "Indirect Damages"). Your waiver of Indirect Damages survives termination or rescission of this Agreement.

References: To the extent You are financing Your purchase with Us, We may contact Your employer or Your references to verify the information You provided to Us in connection with this Agreement.

Odometer (mileage): Each of your and our representations regarding odometer readings are subject to information provided by others, including government agencies. We each understand that this information is not always accurate. As permitted by applicable law, neither us is responsible for any inaccuracies in this information to the extent it is not the party's fault.

Delivery: Any Vehicle delivery date provided to You is an estimate only. You agree that You are not entitled to any compensation, and Carvana is not liable for any direct or indirect damages or claims related to any delays concerning any estimated delivery date provided to You. You further agree that if the Vehicle has not been delivered within 30 calendar days of the original estimated delivery date, then You or We may unilaterally rescind the Agreement with no further obligation and without any liability.

Disclosure on Airbags: Unless otherwise required by law:

- We disclaim any knowledge of, and make no representation or warranty as to the condition or operability of, the airbag(s) on the Vehicle unless otherwise disclosed to You on the CarFax or AutoCheck Vehicle History Report.
- You acknowledge that We have not made any representations, oral or in writing, as to the condition or operability of the airbag(s), and You accept the Vehicle without representation or warranty from us.
- You further acknowledge that You had the opportunity to have the airbag(s) checked by someone of Your choice prior to the expiration of Your 7 day return policy period.

Liability Insurance: You understand that state law requires You to purchase and maintain liability insurance. You must obtain liability insurance covering the Vehicle prior to taking possession of the Vehicle, and provide proof of such insurance upon request by Dealership. We do not provide liability insurance for You and it is not included in Your Agreement. Your choice of insurance providers will not affect our decision to sell You the Vehicle.

Record Retention: You agree that We may maintain documents and records related to the Vehicle, Agreement, and/or Transaction electronically, including, but not limited to, documents and record images, and that We may dispose of original documents. You agree that a copy of any such electronic records may be used and shall be deemed to be the same as an original in any arbitration, judicial, non-judicial, or regulatory proceeding related to the Vehicle, Agreement, and/or Transaction.

Arbitration Agreement: The arbitration agreement entered into between You and Dealership, including any arbitration provision in any retail installment contract or other finance agreement executed in connection with this Agreement is incorporated by reference into, and is part of, this Agreement. Notwithstanding anything in this agreement to the contrary, Your agreement to arbitrate survives termination or rescission of this Agreement.

Optional Products and Services: The purchase of GAP coverage, service contracts, cosmetic protection agreements, road hazard agreements, or maintenance agreements are not required to purchase the Vehicle or to obtain financing.

Payment: You agree to satisfy all amounts outlined in this Agreement subject to the terms contained herein, and subject to any retail installment contract or other finance agreement executed in connection with this Agreement. Your right to retain possession of the Vehicle is conditioned upon Us receiving successful payment of the amounts outlined in this Agreement and in any retail installment contract or other finance agreement executed in connection with this Agreement. The Total Balance Due outlined in this Agreement is not necessarily a reflection of You having paid, or Us having received, any funds.

CarFax/AutoCheck: You acknowledge that You have reviewed a CarFax or AutoCheck Vehicle History Report for the Vehicle.

Prior Use: This Vehicle may have previously been used as a government owned vehicle, police car, taxi, demonstrator, leased vehicle, or daily rental vehicle. Please consult the CarFax or AutoCheck Vehicle History Report for the Vehicle.

NOTICE: Carvana, LLC allows You to finance applicable sales/use taxes assessed on ancillary products (vehicle service contract, GPS, GAP Coverage). Whether You finance Your Vehicle purchase or pay cash, if Your Vehicle is registered in the state of the Dealership Address, then Carvana will remit the applicable sales/use tax on ancillary products to that state on Your behalf. Unless required by state law, if Your Vehicle is registered in a state that is not the state of the Dealership Address, then Carvana will not collect or remit to the state of Vehicle registration any applicable sales/use tax on ancillary products on Your behalf unless You live in Kansas, Louisiana, or Pennsylvania.

Buyer(s) acknowledges receipt of a copy of this Agreement. No oral agreements or understandings apply.
This Agreement is not binding until accepted by an authorized representative of Carvana.

Signed by:

Buyer


1AB6Z077C3274EA
CLIFFORD DRIAUS BELLEAU JR

Accepted By



Carvana



Arbitration Agreement | Waiver Of Purchaser's Right To Sue

SUMMARY OF ARBITRATION AGREEMENT

This document is an Arbitration Agreement (the "Agreement"). It is part of the Contracts defined below. In this Agreement we each promise to use arbitration to resolve most disputes. A dispute covered by the Agreement can only be resolved in court if we both agree.

Arbitration is a formal process for resolving disputes outside of court and without a judge or jury. **For the disputes that this Agreement covers, we are both waiving our rights to a jury trial.** In arbitration a neutral arbitrator makes a binding decision using rules that are often more efficient than lawsuits in court. Arbitration decisions are final, with very limited chances for review.

Only our individual claims will be arbitrated. **In this Agreement we are waiving rights to obtain relief as part of a class action or on behalf of others.**

This Agreement gives you a time-limited option to opt out of your promise to accept arbitration. **To opt out you must notify us in writing within 30 days of signing this Agreement. You must also follow the instructions under the heading "Your Limited Option to Opt Out of Certain Provisions."**

This is only a summary. **Please read the full Agreement before signing.** This Agreement affects your legal rights.

1. Definitions.

1.1 "Agreement" means this Arbitration Agreement.

1.2 "Claims" has the broadest reasonable meaning. It means any dispute of any type about:

- (a) the Vehicle (features, mileage, condition, accident history, etc.);
- (b) advertisements, promotions, or statements about the Vehicle or Contracts;
- (c) Vehicle title, registration, or liens;
- (d) Vehicle pick-up or delivery;
- (e) the purchase, sale, or trade-in of the Vehicle;
- (f) the Contracts;
- (g) financing terms, credit applications, or credit reporting;
- (h) account origination or servicing;
- (i) goods and services incidental to the Contracts or the Vehicle, such as warranty service, extended vehicle service, or insurance coverage;
- (j) the collection of amounts owed by You, or the repossession of the Vehicle;
- (k) the modification, rescission, or termination of the Contracts; or
- (l) personal data collection, use, or disclosure.

1.3 "Contracts" means any contract you signed with Us in connection with the sale, purchase, or financing of any vehicle or incidental goods or services.

1.4 "Parties" means You and Us. "Party" means You or Us.

1.5 "Us/We/Our" means Carvana, LLC, its warranty servicer, any purchaser, assignee, or loan servicer of the Contracts, including, but not limited to, Bridgecrest Credit Company, LLC, and the parent companies, subsidiaries, affiliates, predecessors, successors, officers, directors, and employees of any of them.

1.6 "You/Your" means you, any of your heirs or personal representatives, and any other person acting on your behalf.

1.7 "AAA" means the American Arbitration Association. "AAA Rules" means any rules adopted by AAA, including the AAA Consumer Rules, AAA Procedures for the Resolution of Disputes through Document Submission, and AAA Supplementary Rules for Multiple Case Filings.

2. Promise to Arbitrate. Except as stated below in Section 2.1, any Party can require that a Claim be resolved in arbitration.

2.1 Exceptions

- a. Small Claims Exception. If either Party files a Claim in small claims court, the other Party cannot require that the Claim be arbitrated. Claims transferred or removed from small claims can be arbitrated.
- b. Active Service Member Exception. A "covered member" of the armed forces, as defined by the Military Lending Act, and their dependents are not required to arbitrate.
- c. Self-Help Exception. To the extent permitted by law, self-help remedies such as non-judicial repossession, sale of collateral, and setoff rights, are allowed without arbitration.
- d. Conflicting Law Exception. If applicable law prohibits arbitration of a Claim, then this Agreement does not require arbitration of that Claim.

2.2 New Claims; No Waiver. If the Parties are litigating a Claim in court and a new Claim is asserted, either Party may require that all Claims be arbitrated. A new Claim includes any request for new or additional relief or the amendment of a Claim to seek relief on a class or representative basis.

Rights under this Agreement can only be waived in a signed writing.

2.3 Individual Claims Only. Only individual claims can be arbitrated. **The Parties waive any right to (1) participate in a class adjudication in arbitration, either as a class representative, class member, or class opponent; (2) act as a private attorney general in arbitration; or (3) otherwise seek relief in a representative capacity.**

If You are permitted to seek a public injunction, act as a private attorney general, or assert a Claim in a representative capacity, then You may only pursue such relief in court after all other Claims are arbitrated. During arbitration the action in court shall be stayed.

3. **YOUR LIMITED OPTION TO OPT OUT OF CERTAIN PROVISIONS.** You have the limited option to opt out of Section 2 above. To exercise this option, We must receive a signed writing (the "Opt-Out Notice") sent to arbitrationoptout@carvana.com within 30 days of the date You sign this Agreement. The Opt-Out Notice must state that You are opting out of Section 2 of the Agreement, and must include Your name, address, and Vehicle Identification Number ("VIN") of any Vehicle. If you exercise this option, neither You nor We will have the right to require arbitration of any Claims. Your exercise of this option will not affect any other aspect of this Agreement or Your Contracts.
4. **Arbitrability Delegated to Arbitrator.** The arbitrator shall resolve any dispute about the Agreement's validity, enforceability, interpretation, or scope, or about the arbitrability of any Claim, including whether the right to arbitrate has been waived.
5. **Arbitration Administrator.** AAA shall administer any arbitration. If AAA will not administer the arbitration, then You will have twenty (20) calendar days to choose a different administrator subject to Our approval, which may not be unreasonably withheld. If You do not select a new administrator within that period, then We will do so.
6. **Arbitration Procedure.** Any arbitration shall be resolved by a single arbitrator in accordance with (1) the Federal Arbitration Act ("FAA"); (2) this Agreement; and (3) the AAA Rules. The AAA Rules may be obtained at many of AAA's offices nationwide, or online at www.adr.org/Rules. In the event of any inconsistency between the AAA Rules and this Agreement, this Agreement shall prevail.
7. **Arbitration Hearing Location.** Any oral arbitration hearing will be held remotely unless the arbitrator decides a live hearing is necessary for fairness. If a live hearing is needed, it will take place in the federal district where you live unless both Parties agree on another location or AAA rules require a different one.
8. **Special Procedures for Multiple Case Filings.** If twenty-five (25) or more similar Claims are asserted against Us by the same or coordinated counsel within a thirty (30) day period, the AAA Supplementary Rules for Multiple Case Filings will apply, and the arbitration demands shall be administered in concurrent batches of up to 100 cases per batch. A single arbitrator shall preside over each batch, and each batch shall be resolved as a single consolidated arbitration with one set of filing and administrative fees due per side per batch. Arbitration awards in one batch of arbitration demands shall have no precedential effect on subsequently administered batches.
9. **No Indirect Damages.** The arbitrator has no authority to award consequential, incidental, or punitive damages, damages for loss of use, loss of time, loss of profits or income, except as may be required by law.
10. **Compelling Arbitration.** If a court grants either Party's motion to compel arbitration, then it will be the responsibility of the Party prosecuting the Claim(s) to commence arbitration.
- 10.1 **Fee-shifting for Compelling Arbitration.** If a Party prevails on a motion to compel arbitration, that Party may recover its reasonable attorneys' fees, as determined by the arbitrator. You may collect the attorneys' fee award referenced in this Section 10.1 immediately. We may collect the attorneys' fee award referenced in this Section 10.1 only by deducting it from any final arbitration award, if any, that You obtain against Us.
11. **Attorney Fees.** To the greatest extent permitted by applicable law, the Parties agree that the arbitrator will consider settlement offers and demands in relation to any relief ultimately obtained when deciding any attorneys' fee award. The arbitrator may apply any law, rule, or regulation that could be applied by a court to award or prohibit the recovery of attorneys' fees, costs, or expenses. If a Party files a frivolous Claim or acts in bad faith, the arbitrator may require that Party to pay the other's attorneys' fees.
12. **Judgment; Effect of Arbitration Award.** Judgment on the arbitrator's award may be entered in any court with jurisdiction. Except as may be required by law, neither a Party nor an arbitrator may disclose the existence, content, or results of any arbitration without the prior written consent of both Parties.

13. **Notice and Cure; Special Payment.** Before filing a Claim, You can email a Claim Notice to Legal@carvana.com with the subject line "Claim Notice." The Claim Notice must explain the basis Your Claim and the amount You would accept to settle it, and must give Us thirty (30) days to resolve Your Claim. If (1) You follow the Claim Notice requirements, (2) provide Us information We reasonably request, (3) We refuse to provide You the relief You requested, and (4) an arbitrator later decided You were entitled to that relief (excluding attorneys' fees or arbitration costs), then You will be entitled to a minimum award of at least \$7,500 plus Your reasonable attorneys' fees and witness costs.
14. **Finality of Arbitration.** The arbitrator's decision on all matters will be final except as may be provided in the FAA.
15. **Applicable Law.** The FAA governs this Agreement because the Contracts involve interstate commerce. State laws that conflict with the FAA do not apply. The arbitrator shall apply all applicable statutes of limitations and can grant any remedies a court could, except those excluded by this Agreement. The arbitrator is not required to apply federal or state rules of civil procedure or evidence.
16. **Acknowledgement of Consideration and Integration.** This Agreement is supported by valuable consideration, including the promises and consideration exchanged pursuant to the Contracts. This Agreement is part of the Contracts, and each Party regards the consideration contained within this Agreement as integral to the decision to enter the Contracts.
17. **Severability.** If any part of this Agreement is found to be invalid or unenforceable, that specific part will be removed, but the rest of the Agreement will still apply. If a court or arbitrator limits or voids any portion of Section 2.3 captioned "Individual Claims Only" in any proceeding, then, subject to the right to appeal such a decision, the class, collective, representative and/or private attorney general action will be litigated in court. Any part of Section 2.3 captioned "Individual Claims Only" that remains valid and enforceable will be arbitrated.
18. **Survival.** This Agreement survives Your full payment under the Contracts, termination or rescission of the Contracts, and to the extent permitted by law, Your or Our bankruptcy.
19. **Conflicts.** In the event of any conflict or inconsistency between this Agreement and the Contracts, this Agreement shall prevail. Any right of any Party to demand arbitration on an individual basis under this Agreement will prevail over any prior agreement that is inconsistent with that right.

BY SIGNING BELOW, YOU ACKNOWLEDGE THAT YOU HAVE READ, UNDERSTAND, AND EXPRESSLY AGREE TO THE ABOVE AGREEMENT. THE AGREEMENT MAY SUBSTANTIALLY LIMIT YOUR RIGHTS IN THE EVENT OF A DISPUTE. YOU ALSO ACKNOWLEDGE RECEIVING A COMPLETED COPY OF THIS AGREEMENT.

Signed by:



Customer Signature

N/A

Co-Signer Signature

Date: 07/25/2026

Date: N/A

By: 
Authorized Signature



Limited Warranty

LIMITED WARRANTY

CVLW66728652

Please keep a copy of this limited warranty in the covered vehicle

CONTRACT HOLDER

CUSTOMER'S NAME CLIFFORD DRIAUS BELLEAU JR		CO-CUSTOMER'S NAME N/A	
ADDRESS 8220 Dixie Hwy		CITY Fair Haven	STATE MI
PHONE NUMBER 5865490583		EMAIL ADDRESS cliffbelleau123@yahoo.com	
ZIP 48023-2514			

THE COVERED VEHICLE

YEAR 2021	MAKE Ford	MODEL F150 Super Cab		
VIN 1FTEX1CB7MKE32843	CURRENT ODOMETER 29,281	VEHICLE PURCHASE DATE 07/25/2026	VEHICLE PURCHASE PRICE \$29,590.00	LIMITED WARRANTY TERM 100 DAYS / 4,189 MILES

SELLING DEALERSHIP

NAME Carvana, LLC	PHONE NUMBER (800) 333-4554	NUMBER 23302
ADDRESS 600 S 94th AVE	CITY TOLLESON	STATE AZ
		ZIP 85353-2820

THIS LIMITED WARRANTY GIVES YOU SPECIFIC LEGAL RIGHTS, AND YOU MAY ALSO HAVE OTHER RIGHTS WHICH VARY FROM STATE TO STATE. ANY IMPLIED WARRANTIES ARISING UNDER THIS LIMITED WARRANTY ARE LIMITED IN DURATION TO THE TERM OF THIS LIMITED WARRANTY. SOME STATES DO NOT ALLOW LIMITATIONS ON HOW LONG AN IMPLIED WARRANTY LASTS, SO THE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU.

I have read and understand this Limited Warranty:

Signed by:

Signature of Customer

Signature of Co-Customer

Effective Date

Signature of Selling Dealership Representative

1. Coverage: 100 Day/4,189 Mile Limited Warranty

- (a) Coverage Term. The coverage provided under this Limited Warranty ends with either of the following, whichever occurs first: (i) one hundred (100) days pass from Vehicle Purchase Date; or (ii) when the Covered Vehicle has been driven four thousand one hundred and eighty-nine (4,189) miles measured from the Current Odometer reading (indicated above).
- (b) Covered Parts. Repairs on all assemblies and parts are covered on the Covered Vehicle under this Limited Warranty except the following items or conditions, which are excluded and not covered unless otherwise required by state law:
- Interior or Exterior Cosmetic Imperfections
 - Replaceable/Wearable Parts
 - Recommended Maintenance
 - Aftermarket Accessories
- (c) Deductible. For each Repair Visit the following deductible will apply: In-Network Deductible - [\$100.00]; Out-of-Network Deductible - [\$350.00].
- (d) Out-Of-Network Repair Facility Coverage Limitation. To the extent that an Out-of-Network Repair Facility charges more than the fair market value for the repair of a Covered Part, as determined by the Administrator using reasonable industry standards, You will have the option to (i) move your Covered Vehicle to an In-Network Repair Facility or to a different Out-of-Network Repair Facility, who agrees to do the work for the fair market value, to perform the Covered Repair, or (ii) pay the portion of the repair charges that exceeds the fair market value directly to the Out-of-Network Repair Facility.



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2. Definitions

As used in this Limited Warranty:

1. "Administrator" means SilverRock Automotive Inc, PO Box 29087, Phoenix, AZ 85038-9087, Toll Free: (866) 628-3905.
2. "Breakdown" means that event caused by the failure of any Covered Part to work as it was designed to work in normal service due to defects in material or workmanship; provided, however, such meaning is specifically limited by those certain conditions under which a failure of a Covered Part is not deemed a Breakdown as identified in the section captioned "Exclusions".
3. "Covered Part" means an item listed as Covered Parts in the applicable "Coverage" sections above.
4. "Covered Vehicle" means the Customer's vehicle identified in this Limited Warranty.
5. "Customer", "Co-Customer", "You", "Your", and "Contract Holder" mean the customer(s) identified in this Limited Warranty.
6. "Dealership", "We", "Us" and "Our" mean Carvana, LLC. This Limited Warranty is provided to You by Us.
7. "Dealership Buyback Option" means the option of the Dealership to refund to You the Vehicle Purchase Price, which shall exclude any tax, title, and license fees and any nonrefundable shipping charges (if applicable), unless otherwise prohibited by law, in exchange for the return to the Dealership of the Covered Vehicle by You.
8. "In-Network Deductible" means the amount paid by You to an In-Network Repair Facility per Repair Visit. The amount of the In-Network Deductible is stated in Section 1.
9. "In-Network Repair Facility" means a repair facility in Administrator's repair facility network. To find out if a repair facility is an In-Network Repair Facility, please contact the Administrator at (866) 628-3905.
10. "Out-of-Network Deductible" means the amount paid by You to an Out-of-Network Repair Facility per Repair Visit. The amount of the Out-of-Network Deductible is stated in Section 1.
11. "Out-of-Network Repair Facility" means a repair facility that is not in Administrator's repair facility network. To find out if a repair facility is an Out-of-Network Repair Facility, please contact the Administrator at (866) 628-3905.
12. "Limited Warranty" means the 100 Day/4,189 Mile Limited Warranty as described herein, subject to these terms and conditions.
13. "Interior or Exterior Cosmetic Imperfections" means any physical defects on the Covered Vehicle that do not affect the drivability or safety of the Covered Vehicle.
14. "Recommended Maintenance" means any normal or scheduled maintenance - the parts and services that all vehicles routinely need. This includes, lubrication, engine tune-ups, replacing filters of any kind, coolant, spark plugs, bulbs or fuses (unless those costs result from a covered repair), and cleaning and polishing.
15. "Replaceable/Wearable Parts" means any part that is designed to wear down or be replaced with general maintenance of the vehicle. Wearable components include but not limited to your drive belt, tires, brake pads, brake rotors, shocks, struts, clutch material (in manual transmissions), wiper blades and fluids.
16. "Repair Visit" means a visit to a repair facility to perform a diagnosis, teardown, or a covered repair.
17. "Single Claim Limit" means the maximum aggregate amount payable by Us for any claim for a single Breakdown or series of Breakdowns which is made by You under this Limited Warranty, which shall be equal to eight thousand dollars (\$8,000.00).

3. Your Obligations

- (a) You must properly operate, care for, and maintain the Covered Vehicle as recommended by the Covered Vehicle's manufacturer.
- (b) Either You or Your licensed repair facility must obtain the Administrator's authorization number prior to beginning any covered repair.
- (c) You are responsible for paying the deductible indicated for each Repair Visit.
- (d) You must keep records and receipts that show all services performed on the Covered Vehicle, the dates the Covered Vehicle was at a repair facility, and the mileage at the time the services were performed. You must provide these records and receipts to the Administrator upon request.
- (e) If the Single Claim Limit is exceeded and We choose to exercise our Dealership Buyback Option, you must return the Covered Vehicle to Us, or You must notify Us within [48] hours of Our notice to You to exercise Our Dealership Buyback Option of Your intent to retain the Covered Vehicle and Your agreement that you will be responsible for the payment of the cost of the repair or replacement of the Covered Part(s) in excess of the Single Claim Limit prior to any such repairs being performed.

4. Our Obligations

If a covered Breakdown of the Covered Vehicle occurs during the term of this Limited Warranty, We will:

- (1) Repair or replace, as the Administrator deems appropriate, the Covered Part(s) which caused the Breakdown if You have met Your obligations and if the Breakdown is not excluded under the Exclusions section. Replacement parts may be of like kind and quality, subject to Administrator's discretion. This may include the use of new, remanufactured or used parts as determined by the Administrator. Notwithstanding anything to the contrary, if the cost of the repair or replacements of the Covered Part(s) exceeds the Single Claim Limit, We may, at Our sole option, choose to exercise Our Dealership Buyback Option of the Covered Vehicle rather than making the repair(s).
- (2) Reimburse You for a rental car at the rate of up to \$60.00 per day for a maximum of \$600.00 per Breakdown or series of Breakdowns related in time or cause. The rental car reimbursement benefit is calculated using the total labor time required to repair the Breakdown(s), such that every (8) labor hours (or additional portion thereof) qualifies You for one (1) day of rental car reimbursement. Required labor time is determined from the national repair manual in use by the repair facility. To receive rental benefits you must supply Administrator with Your receipt from a licensed rental agency within ninety (90) days. Administrator is not responsible for rental costs incurred due to delays in the repair process caused by the repair facility.

5. For Emergency Roadside Assistance - Call Toll Free (888) 300-8607

We will provide the following services during the term of this Limited Warranty:

- (1) Towing. Limit of [\$200.00] per incident or failure related in time or cause.
- (2) Gasoline and fluids. An emergency supply will be provided when an immediate need arises. Limit of [\$100.00] per occurrence. You are responsible for cost of fluids delivered.
- (3) Flat tire assistance. Removal and replacement with Your provided spare. Limit of [\$100.00] per occurrence.
- (4) Lock-out assistance. Service will provide for a locksmith to gain entry to the Covered Vehicle if the keys are locked inside. Limit of [\$100.00] per occurrence.
- (5) Battery jump start. A jump start will be provided when an immediate need arises due to a drained battery. Limit of [\$100.00] per occurrence.



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6. What To Do If You Have A Breakdown

- (a) In the event of a Breakdown, follow this step-by-step procedure:
- (1) Use all reasonable means to protect the Covered Vehicle from further damage. This may require You to stop the Covered Vehicle in a safe place, turn off the engine, and have the Covered Vehicle towed.
 - (2) Visit <https://www.yourvehiclecare.com/process> to find an In-Network repair facility.
 - (3) Instruct Your repair facility to contact the Administrator at Toll Free (866) 628-3905 for instructions before starting any repair, teardown, or diagnostic work on the Covered Vehicle. Either You or Your licensed repair facility must obtain the Administrator's authorization number prior to beginning any work. All repair work must be performed by a licensed repair facility.
 - (4) If requested by Administrator, you must provide authorization for teardown or diagnosis work needed to determine if a covered Breakdown has occurred. Except as required by applicable law, this Limited Warranty does not cover costs for teardown or diagnosis work unless it is determined from that work that a covered Breakdown has occurred.
 - (5) Furnish the repair facility or Administrator with such information as this Limited Warranty may reasonably require. This includes receipts for towing and signed repair orders (indicating dates and mileage).
- (b) If the Covered Vehicle requires an emergency repair outside of the Administrator's normal business hours, then You must fulfill Your Obligations and retain any replaced parts for the Administrator's inspection. You must contact the Administrator the next business day for instructions on submitting the claim. For an emergency repair to a Covered Part Your claim will not be denied solely for lack of prior authorization. "Emergency repair" means only repair outside of Administrator's normal business hours.
- (c) Absent prior written approval by Administrator, all claim documentation must be received by Administrator within ninety (90) days of claim authorization date.

7. Coverage Exclusions

- (a) All parts or services not specifically listed as Covered Parts under the applicable Covered Parts section of this Limited Warranty are not covered.
- (b) This Limited Warranty provides no benefits or coverage and We have no obligation under this Limited Warranty for:
- (1) A Breakdown caused by lack of customary, proper, or manufacturer's specified maintenance.
 - (2) A Breakdown caused by contamination of or lack of proper fuels, fluids, coolants or lubricants, including a Breakdown caused by a failure to replace seals or gaskets in a timely manner.
 - (3) A Breakdown caused by towing a trailer, another vehicle or any other object unless the Covered Vehicle is equipped for this use as recommended by the manufacturer.
 - (4) Repair of any parts during a covered repair which are not necessary to the completion of the covered repair or were not damaged by the failure of a Covered Part. Such replacement is considered betterment and is not covered.
 - (5) A Breakdown caused by or involving modifications or additions to the Covered Vehicle or Covered Parts unless those modifications or additions were performed or recommended by the manufacturer.
 - (6) A Breakdown caused by or involving off-roading, misuse, abuse, lift kits, lowering kits, oversize or undersize tires, racing components, racing or any form of competition.
 - (7) Any repair which is provided by the Covered Vehicle manufacturer, a repair shop or part supplier under their respective warranty(s).
 - (8) Costs or other damages caused by the failure of a part not listed under Covered Parts.
 - (9) Damage to the Covered Vehicle caused by continued vehicle operation after the failure of a Covered Part.
 - (10) Any liability, cost or damages You incur or may incur to any third parties other than for Administrator approved repair or replacement of Covered Parts which caused a Breakdown.
 - (11) A Breakdown caused by overheating, or physical damage.
 - (12) Rust or corrosion repair.
 - (13) A Breakdown or damage to the Covered Vehicle caused by collision, fire, electrical fire or meltdown, theft, freezing, vandalism, riot, explosion, lightning, earthquake, windstorm, hail, water, flood or acts of the public enemy or any government authority, or for any hazard insurable under standard physical damage insurance policies whether or not such insurance is in force respecting the Covered Vehicle.
 - (14) A Breakdown not occurring in the United States or Canada.
 - (15) Loss of use, loss of time, lost profits or savings, inconvenience, commercial loss, or other incidental or consequential damages or loss that results from a Breakdown.
 - (16) Liability for damage to property, or for injury to or death of any person arising out of the operation, maintenance, or use of the Covered Vehicle whether or not related to a Breakdown.
 - (17) Any cost or other benefit for which the manufacturer has announced its responsibility through any means including public recalls or factory service bulletins.
 - (18) Any part not covered by, or excluded by the Covered Vehicle's manufacturer's warranty.
 - (19) Adjustments of or to, repair or replacement of any Covered Part if a Breakdown has not occurred or if the wear on that part has not exceeded the field tolerances allowed by the manufacturer.
 - (20) A Breakdown if the odometer is altered, broken, repaired or replaced such that actual mileage or cannot be readily determined.
 - (21) A Breakdown if the Covered Vehicle is used for business, deliveries, construction, or commercial hauling; The Covered Vehicle is used as a postal vehicle, taxi, police car or other emergency vehicle; You rent the Covered Vehicle to someone else; The Covered Vehicle is equipped with a snow plow or used to plow snow; You are using or have used or modified the Covered Vehicle in a manner which is not recommended by the Vehicle manufacturer.

8. Limitation Of Liability

Our total liability for any amounts paid or payable by Us to You under this Limited Warranty shall not exceed the Vehicle Purchase Price as listed in the Vehicle Information Section on Page 1 (excluding tax, title, and license fees), unless otherwise prohibited by law.

9. Other Important Provisions

- (a) This Limited Warranty will terminate when You sell the Covered Vehicle, when the Covered Vehicle reaches the time or mileage limitation, or You reach the Limit of Liability, whichever occurs first.
- (b) This Limited Warranty and its benefits are not transferable to any other vehicle owner and apply only to the Customer named above.
- (c) You agree that We may use the information We collect about You for lawful business purposes, including, without limitation, to analyze trends and to otherwise administer this Limited Warranty; and You further agree that We may share data about You for any lawful business purpose, including with Our affiliates who may use it to offer You new products or improve the services offered.
- (d) **WE ARE NOT LIABLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES UNLESS EXPRESSLY PROVIDED HEREIN. SOME STATES DO NOT ALLOW FOR THE EXCLUSION OR LIMITATION OF INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE LIMITATIONS OR EXCLUSIONS MAY NOT APPLY TO YOU.**





Limited Warranty

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State Amendments

Arizona:

The In-Network Deductible is waived for any Breakdown reported to Us before the first to occur of: (i) 15 days pass from Vehicle Purchase Date; or (ii) when the Covered Vehicle has been driven 500 miles measured from the Current Odometer reading (indicated above). When calculating time under this paragraph, add 1 day for each day that the Covered Vehicle is in the possession of a repair facility for the purpose of repairing the Covered Vehicle under this Limited Warranty. When calculating distance under this paragraph, add 1 mile for each mile driven to obtain or in connection with the repair, servicing or testing of the Covered Vehicle. To receive additional coverage days or miles under this paragraph, You must notify the Administrator of the additional days or miles You believe You are entitled to.

California:

The In-Network Deductible is waived for any Breakdown reported to Us before the first to occur of: (i) 30 days pass from Vehicle Purchase Date; or (ii) when the Covered Vehicle has been driven 1,000 miles measured from the Current Odometer reading (indicated above).

Connecticut:

The In-Network Deductible is waived during the term of this Limited Warranty. When calculating time under Section 1(a) (Coverage Term), add 1 day for each day that (a) the Covered Vehicle is the possession of a repair facility for the purpose of repairing the Covered Vehicle under this Limited Warranty; or (b) repair services are not available to You because of a war, invasion or strike, fire, flood or other natural disaster. To receive additional coverage days under this paragraph, You must notify the Administrator of the additional days You believe You are entitled to.

Notwithstanding anything in this Limited Warranty to the contrary, this Limited Warranty covers the full cost of parts and labor to ensure the Vehicle is mechanically operational and sound for a period of 60 days or 3,000 miles, whichever comes first. During the covered period set forth in this paragraph, the Single Claim Limit and Dealership Buyback Option are not applicable.

Hawaii:

The In-Network Deductible is waived during the term of this Limited Warranty. When calculating time under this paragraph, add 1 day for each day that (1) the Covered Vehicle is in the possession of a repair facility for the purpose of repairing the Covered Vehicle under this Limited Warranty; (2) repair services are not available to You because of war, invasion or strike, fire, flood or other natural disaster; or (3) You have notified the Administrator that the Covered Vehicle is inoperable, but cannot reasonably present the Vehicle to a repair facility and the We refuse to pay the charge to tow the Vehicle. To receive additional coverage days under this paragraph, You must notify the Administrator of the additional days You believe You are entitled to.

Illinois:

The In-Network Deductible is waived for any Breakdown reported to Us before the first to occur of: (i) 15 days pass from Vehicle Purchase Date; or (ii) when the Covered Vehicle has been driven 500 miles measured from the Current Odometer reading (indicated above). When calculating time under this paragraph, add 1 day for each day that the Covered Vehicle is in the possession of a repair facility for the purpose of repairing the Covered Vehicle under this Limited Warranty. When calculating distance under this paragraph, add 1 mile for each mile driven to obtain or in connection with the repair, servicing or testing of the Covered Vehicle. To receive additional coverage days under this paragraph, You must notify the Administrator of the additional days You believe You are entitled to. During the covered period set forth in this paragraph, the Single Claim Limit and Dealership Buyback Option are not applicable.

Maine:

If the Dealership fails to perform its obligations under the Limited Warranty, the Contract Holder shall give the Dealership written notice of such failure before the Contract Holder initiates a civil action in accordance with Me. Rev. Stat. tit. 10, § 1476. The notice must be sent by registered or certified mail to the Dealership's last known business address.



Limited Warranty

LIMITED WARRANTY

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Massachusetts:

The In-Network Deductible is waived during the term of this Limited Warranty. When calculating time under this paragraph, add 1 day for each day that (1) Your Vehicle is in the possession of a repair facility for the purpose of repairing the Covered Vehicle under this Limited Warranty; (2) repair services are not available to You because of war, invasion or strike, fire, flood or other natural disaster; or (3) You have notified the Administrator that Your Vehicle is inoperable, but cannot reasonably present the Vehicle to a repair facility and the Administrator refuses to pay the charge to tow the Vehicle. To receive additional coverage days under this paragraph, You must notify the Administrator of the additional days You believe You are entitled to.

CONSUMER RIGHTS FOR USED CAR BUYERS: I. **USED CAR WARRANTY LAW** - The Massachusetts Used Car Warranty Law, M.G.L. c. 90, s. 7N 1/4 protects consumers who have problems with their used vehicle. **UNDER THE LAW, YOU HAVE A RIGHT TO A REFUND IF:** (a) A defect that impairs the safety or use of the vehicle arose during the warranty period, AND (b) A defect continued to exist or recurred during the warranty period after either: 1. three or more repair attempts for the same defect, or 2. being out of service after being returned for repair of any defect for a cumulative total of more than ten business days. The defect must arise during the 30, 60, or 90 day period stated below. The warranty period is extended one day for every day that your car is in the shop for repairs. The warranty is extended for 30 days from the completion of any repair attempt for the defect that was the subject of the repair attempt. **IF THE DEALER DOES NOT ISSUE A REFUND AFTER THESE STANDARDS HAVE BEEN MET, YOU HAVE A RIGHT TO HAVE YOUR CASE DECIDED BY A STATE-CERTIFIED ARBITRATOR. YOU MUST REQUEST STATE CERTIFIED ARBITRATION WITHIN 6 MONTHS OF ORIGINAL DELIVERY OF THE VEHICLE TO YOU.** II. **LEMON AID LAW** - If this vehicle fails inspection within seven days, and it would cost more than 10% of the purchase price to repair, you are entitled to a full refund if the vehicle is returned to the dealer within 14 days. See the separate Lemon Aid Law notice. III. **IMPLIED WARRANTY LAW** - The implied warranty of merchantability is a guarantee provided by law in the sale of all consumer products, including automobiles (even if they cost less than \$700 or have 125,000 miles or more on the odometer). This law says that your vehicle should function properly for a reasonable period of time. If the vehicle does not, the dealer must fix it at no charge to you. (Note: The statute does not define reasonable period of time.) It is illegal to sell a car "AS IS", "WITH ALL FAULTS", or with a "50/50 WARRANTY". **THIS SHEET PROVIDES ONLY A SUMMARY OF YOUR RIGHTS.** To request arbitration, or to get further information, contact: Office of Consumer Affairs and Business Regulation One Ashburton Place, Boston, Massachusetts 02108, Used Car Warranty Law information: (617) 727-7780, 1-888-283-3757, Department of the Attorney General: (617) 727-8400.

LIMITED USED VEHICLE WARRANTY - Dealership warrants this Vehicle against any defect, malfunction, or combination of defects or malfunctions, that impairs its safety or use for a period of (a) 90 days or 3,750 miles, whichever comes first (for vehicles with fewer than 40,000 miles on the odometer at the time of sale, or if the true mileage is not known and the vehicle is three years old or less) (b) 60 days or 2,500 miles, whichever comes first (for vehicles with 40,000 to 79,999 miles on the odometer at the time of sale, or if the true mileage is not known and the vehicle is more than three but less than six years old) (c) 30 days or 1,250 miles, whichever comes first (for vehicles with 80,000 to 124,999 miles on the odometer at the time of sale, or if the true mileage is not known and the vehicle is six years old or more) from the date of delivery of the vehicle to you. Dealership will provide the full cost of parts and labor necessary to repair all covered defects. However, the Dealership may charge you up to a total of \$100 per vehicle for the repair of all covered defects during the warranty period. The warranty period is extended one day for every day the vehicle is in the shop for repairs, and one mile for every mile the vehicle is driven between the Dealership's acceptance of the vehicle for repair and its return to the consumer. The warranty is extended for 30 days from the completion of any repair attempt for every defect that was the subject of the repair attempt. To receive additional coverage days under this paragraph, You must notify the Administrator of the additional days You believe You are entitled to. The Dealership will give you a refund if a defect that impairs the safety or use of the vehicle continued to exist or recurred within the warranty period after either three repair attempts for the same defect or being out of service after being returned for repair of any defect or defects for a cumulative total of more than ten business days. Defects that are covered by the manufacturer's warranty are not covered by this warranty if the Dealership gives you a copy of the manufacturer's warranty, that warranty has been assigned to you, and the Dealership assures that those defects are repaired. This warranty is provided pursuant to M.G.L. c. 90, § 7N1/4, the used vehicle warranty law. For further information about that law contact the Office of Consumer Affairs and Business Regulation at 727-7780. During the covered period set forth in this paragraph, the Single Claim Limit and Dealership Buyback Option are not applicable.

Minnesota:

The In-Network Deductible is waived during the term of this Limited Warranty. **STATE-REQUIRED MINIMUM LIMITED USED VEHICLE WARRANTY** - If the Covered Vehicle was acquired by You in Minnesota, the state law requires a minimum limited warranty checked below based on the miles on the Covered Vehicle's odometer on the Vehicle Purchase Date:

Warranty: If a used motor vehicle has (check appropriate box)

- ☐ 35,999 miles or less, the warranty is 60 days or 2,500 miles, whichever comes first.
- ☐ 36,000 miles to 74,999, the warranty is 30 days or 1,000 miles, whichever comes first.
- ☐ 75,000 to 199,999, the warranty is 15 days or 500 miles, whichever comes first.

During the covered period set forth in this paragraph, the Single Claim Limit and Dealership Buyback Option are not applicable, and the In-Network Deductible and Out-of-Network Deductible are waived. Furthermore, the Dealership's obligations during the covered period remains in effect notwithstanding the fact that the applicable warranty period has expired, if You promptly notified Us of the malfunction, defect, or failure in the Covered Part within the specified warranty period and, within a reasonable time after notification, brings the vehicle or arranges to have the Covered Vehicle brought in for inspection and repair.



Limited Warranty

LIMITED WARRANTY

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New Jersey:

STATE-REQUIRED MINIMUM LIMITED USED VEHICLE WARRANTY - If the Covered Vehicle was acquired by You in New Jersey, the state law requires a minimum limited warranty checked below based on the miles on the Covered Vehicle's odometer on the Vehicle Purchase Date:

Warranty: If a used motor vehicle has (check appropriate box)

- ☐ 24,000 miles or less, the warranty is 90 days or 3,000 miles, whichever comes first.
- ☐ 24,001 to 60,000, the warranty is 60 days or 2,000 miles, whichever comes first.
- ☐ 60,001 to 100,000, the warranty is 30 days or 1,000 miles, whichever comes first.

During the covered period set forth in this paragraph, the Single Claim Limit and Dealership Buyback Option are not applicable, and the In-Network Deductible and Out-of-Network Deductible are waived.

Terms

Dealer agrees to repair or replace any covered part of the above vehicle upon failure or malfunction of a Covered Item specified in 2 below, subject to the following terms, conditions, exclusions and limitations.

1. *Who is covered by the limited warranty?* Only the purchaser named above. The warranty is not transferrable to, nor enforceable by, any other person.
2. *What parts of the vehicle are covered by this limited warranty?* Under the law only "Covered Items" which include the following components of a used motor vehicle:
 - (a) Engine - all internal lubricated parts, timing chains, gears and cover, timing belt, pulleys and cover, oil pump and gears, water pump, valve covers, oil pan, manifolds, flywheel, harmonic balancer, engine mounts, seals and gaskets, and turbo-charger housing; however, housing, engine block and cylinder heads are covered items only if damaged by the failure of an internal lubricated part.
 - (b) Transmission Automatic/Transfer Case - all internal lubricated parts, torque converter, vacuum modulator, transmission mounts, seals and gaskets.
 - (c) Transmission Manual/Transfer Case - all internal lubricated parts, transmission mounts, seals and gaskets, but excluding a manual clutch, pressure plate, throw-out bearings, clutch master or slave cylinders.
 - (d) Front-Wheel Drive - all internal lubricated parts, axle shafts, constant velocity joints, front hub bearings, seals and gaskets.
 - (e) Rear-Wheel Drive - all internal lubricated parts, propeller shafts, supports and U-joints, axle shafts and bearings, seals and gaskets.
3. *What is excluded from this limited warranty?*
 - (a) Any and all parts not expressly specified in Part 2 above;
 - (b) This written warranty shall exclude repairs covered by any manufacturer's warranty, or recall program, as well as repairs of a covered item required because of collision, abuse, or the purchaser's failure to properly maintain the used motor vehicle in accordance with the manufacturer's recommended maintenance schedule. This Limited Warranty also excludes damage of a covered item caused as a result of any commercial use of the used motor vehicle, or operation of the vehicle without proper lubrication or coolant, or as a result of any misuse, negligence or alteration of the vehicle by someone other than the dealer.
4. *What is the dealer's obligation during the term of this limited warranty?* The dealer or its agent, upon failure or malfunction of a covered item during the term of this warranty, shall correct the malfunction or defect, provided the used motor vehicle is delivered to the dealer at his regular place of business and subject to a deductible amount of \$50 to be paid by the purchaser for each repair of a covered item. If, within the specific warranty period, the dealer or its agent fails to correct a material defect of the used motor vehicle after a reasonable opportunity to repair, the dealer shall repurchase the used motor vehicle and refund to the consumer the full purchase price, excluding all sales tax, title and registration fees or any similar government charges, and less a reasonable allowance for excessive wear and tear less a deduction for personal use of the vehicle. "A reasonable opportunity to repair" is defined at N.J.S.A. 56:8-71 as:
 - (a) The same material defect has been repaired three or more times by the dealer or their agent within the warranty period, but the material defect continues to exist; or
 - (b) The used motor vehicle is out of service by reason of waiting for the dealer to begin or complete repair of material defect for a cumulative total of 20 or more days during the warranty period.
5. *Extension of duration of warranty.* The duration of this warranty shall be extended by any time period during which the used motor vehicle is waiting for the dealer or its agent to begin or complete repairs of a material defect of the used motor vehicle.
6. *What are the purchaser's obligations?* To obtain repairs or replacements under this Limited Warranty, Purchaser must:
 - (a) Deliver the used motor vehicle to the dealer at its regular place of business;
 - (b) Pay \$50 to the dealer for each repair of a covered item.

New Mexico:

The In-Network Deductible is waived for any Breakdown reported to Us before the first to occur of: (i) 15 days pass from Vehicle Purchase Date; or (ii) when the Covered Vehicle has been driven 500 miles measured from the Current Odometer reading (indicated above). When calculating time under this paragraph, add 1 day for each day that the Covered Vehicle is in the possession of a repair facility for the purpose of repairing the Covered Vehicle under this Limited Warranty. When calculating distance under this paragraph, add 1 mile for each mile driven to obtain or in connection with the repair, servicing or testing of the Covered Vehicle. To receive additional coverage days or miles under this paragraph, You must notify the Administrator of the additional days or miles You believe You are entitled to. During the covered period set forth in this paragraph, the Single Claim Limit and Dealership Buyback Option are not applicable.



Limited Warranty

LIMITED WARRANTY

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New York:

The In-Network Deductible is waived during the term of this Limited Warranty. STATE-REQUIRED MINIMUM LIMITED USED VEHICLE WARRANTY - If the Covered Vehicle was acquired by You in New York, the state law requires a minimum limited warranty checked below based on the miles on the Covered Vehicle's odometer on the Vehicle Purchase Date:

Warranty: If a used motor vehicle has (check appropriate box)

- ☐ 35,999 miles or less, the warranty is 90 days or 4,000 miles, whichever comes first.
- ☐ 36,000 miles to 79,999, the warranty is 60 days or 3,000 miles, whichever comes first.
- ☐ 80,000 to 99,999, the warranty is 30 days or 1,000 miles, whichever comes first.

During the covered period set forth in this paragraph, the Single Claim Limit and Dealership Buyback Option are not applicable, and the In-Network Deductible and Out-of-Network Deductible are waived. When calculating time during the state-required coverage period checked above, add 1 day for each day that (i) the Covered Vehicle is in the possession of a repair facility for the purpose of repairing the Covered Vehicle under this Limited Warranty; or (ii) repair services are not available to You because of war, invasion or strike, fire, flood or other natural disaster. To receive the additional coverage days under this paragraph, You must notify the Administrator and provide sufficient records and receipts upon request.

Rhode Island:

The In-Network Deductible is waived during the term of this Limited Warranty. STATE-REQUIRED MINIMUM LIMITED USED VEHICLE WARRANTY - If the Covered Vehicle was acquired by You in Rhode Island, the state law requires a minimum limited warranty checked below based on the miles on the Covered Vehicle's odometer on the Vehicle Purchase Date:

Warranty: If a used motor vehicle has (check appropriate box)

- ☐ 35,999 miles or less, the warranty is 60 days or 3,000 miles, whichever comes first.
- ☐ 36,000 miles to 99,999, the warranty is 30 days or 1,000 miles, whichever comes first.

During the covered period set forth in this paragraph, the Single Claim Limit and Dealership Buyback Option are not applicable, and the In-Network Deductible and Out-of-Network Deductible are waived.



CarvanaCare

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VEHICLE SERVICE CONTRACT ("CONTRACT")

CONTRACT HOLDER (CUSTOMER, YOU, YOUR)

CUSTOMER'S NAME CLIFFORD DRIAUS BELLEAU JR	CO-CUSTOMER'S NAME N/A		
ADDRESS 8220 Dixie Hwy	CITY Fair Haven	STATE MI	ZIP 48023-2514
PHONE NUMBER 5865490583	EMAIL ADDRESS cliffbelleau123@yahoo.com		

THE COVERED VEHICLE

YEAR 2021	MAKE Ford	MODEL F150 Super Cab		
VIN 1FTEX1CB7MKE32843	CURRENT ODOMETER 29,281	VEHICLE PURCHASE DATE 07/25/2026	VEHICLE PURCHASE PRICE \$29,590.00	

SELLING DEALERSHIP

NAME Carvana, LLC	PHONE NUMBER (800) 333-4554	NUMBER 23302	
ADDRESS 600 S 94th AVE	CITY TOLLESON	STATE AZ	ZIP 85353-2820

CONTRACT INFORMATION

CONTRACT TERM Months: 24	Mileage: 24,000	EXPIRATION ODOMETER 53,281	EXPIRATION DATE 07/25/2028
CONTRACT PURCHASE PRICE \$1,950.00	CONTRACT PURCHASE DATE 07/25/2026	DEDUCTIBLE In-Network: \$100 / Out-of-Network: \$350	

LIENHOLDER

You authorize the Lienholder, its successors, and assigns to: (1) be listed as joint payee and receive any refund in the event that this Contract is cancelled, (2) cancel this Contract in the event that You default in Your obligation to such Lienholder and (3) be listed as sole payee on all reposessions of the Covered Vehicle.

NAME Michigan Schools and Government Credit Union			
ADDRESS	CITY	STATE	ZIP

The Term of this Contract begins on the date of the purchase of this Contract ("the Contract Purchase Date") and at the Current Odometer mileage stated above. This coverage ends with any of the following, whichever occurs first: (1) When the mileage of the Covered Vehicle, as measured from the Current Odometer mileage as shown above, reaches the mileage limit for the plan selected, or (2) when the time limit for the term selected expires as measured from the Vehicle Purchase Date, (3) when the aggregate total of benefits paid or payable under this Contract exceeds the limit of Our liability of this Contract, or (4) when this Contract is cancelled by You, Us or the Lienholder. The term of this Contract may be inclusive of the manufacturer's warranty period.

I have read and understand this document. I understand that the above information is subject to verification and that the coverage may be rejected or the terms of coverage may be modified if any of the above information is incorrect or if the vehicle described above is ineligible for the term, coverage, or deductible applied for. **The purchase of this Contract is not required to either purchase or obtain financing for the vehicle.**

This Contract is not insurance. Your purchase of this Contract does not alleviate your responsibility to insure the Vehicle as required by state law.

Signed by:

Customer Signature

1AB67077C3274EA...

N/A

Co-Customer Signature

07/25/2026

Contract Purchase Date

Signature of Selling Dealership Representative



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DEFINITIONS

- (a) "We", "Us", "Our", "Provider" and "Administrator" means the obligor, "SilverRock Automotive, Inc." This Contract is between Us and the Customer named herein.
- (b) "Covered Part" means an item defined as a Covered Part in the Coverage Information section below.
- (c) **"EV Battery Failure" means that event causing degradation to the ability of either the High-Voltage Battery or individual High-Voltage Battery cell(s) to hold adequate charge measured by the manufacturer's capacity allowance. The measurement method used to determine the High-Voltage Battery capacity, and the decision of whether to repair, replace, or provide reconditioned, remanufactured, or used parts, and the condition of any such replaced, reconditioned, remanufactured, or used parts, are at the sole discretion of the Administrator.**
- (d) "Breakdown" or "Mechanical Breakdown" means an EV Battery Failure and/or event caused by the total failure of any Covered Part to work as it was designed to work in normal service, including a total failure resulting from wear and tear or ordinary use. **Please refer to the wording under the section captioned EXCLUSIONS - WHAT THIS VEHICLE SERVICE CONTRACT DOES NOT COVER for a listing of conditions under which a Covered Part failure and/or an EV Battery Failure is not considered a Mechanical Breakdown.**
- (e) "High-Voltage Battery" means a lithium-ion (or other similar composition) high-voltage battery used to store energy in order to drive the motor powering Your plug-in hybrid or all-electric vehicle.
- (f) "High-Voltage Battery Cell" means a device consisting of one or more electrically connected electrochemical cells which is designed to receive, store, and deliver electric energy.
- (g) **"In-Network Deductible" means the amount that must be paid by You to an In-Network Repair Facility per repair visit. The In-Network Deductible is provided on page 1.**
- (h) "In-Network Repair Facility" means a repair facility in Provider's repair facility network. To find out if Your repair facility is an In-Network Repair Facility, please contact the Administrator at (866) 628-3905. **The determination of In-Network status is made in the sole discretion of the Administrator.**
- (i) **"Out-of-Network Deductible" means the amount that must be paid by You to an Out-of-Network Repair Facility per repair visit. The Out-of-Network Deductible is provided on page 1.**
- (j) **"Out-of-Network Repair Facility" means a repair facility that is not in Provider's repair facility network. To find out if Your repair facility is an Out-of-Network Repair Facility, please contact the Administrator at (866) 628-3905. The determination of the Out-of-Network status is made in the sole discretion of the Administrator.**

YOUR OBLIGATIONS

- (a) **All maintenance and servicing, including oil and oil filter changes, must be followed as recommended by the Covered Vehicle's manufacturer. You are responsible for maintaining correct levels and types of fuels, lubricants and coolants. You must keep and make available verifiable signed service/purchase receipts which show that this maintenance has been performed within the time and mileage limits required. In addition, if You perform Your own maintenance, itemized receipts will be required.**
- (b) **You or Your licensed repair facility are required to obtain an Administrator's authorization number prior to beginning any repair covered by this Contract.**
- (c) **You are responsible for paying the deductible indicated for each repair visit caused by a covered Mechanical Breakdown(s).**
- (d) **You are responsible for authorizing and paying for any teardown or diagnosis time needed to determine if the Covered Vehicle has a covered Breakdown. In the event that the Covered Vehicle requires teardown for diagnosis, the repair facility will need to contact the Administrator prior to beginning teardown. If it is subsequently determined that the repair is needed due to a covered Breakdown, then We will pay for the teardown. If the failure is not a covered Mechanical Breakdown, then You are responsible for the teardown charge.**

OUR OBLIGATIONS

If a covered Mechanical Breakdown of the Covered Vehicle occurs during the term of this Contract, We will:

- (a) **Pay You or the repairer, for repair or replacement, as the Administrator deems appropriate, of the Covered Part(s) which caused the Mechanical Breakdown if You have met Your obligations as described in this Contract and if the Breakdown is not excluded under the section captioned EXCLUSIONS - WHAT THIS VEHICLE SERVICE CONTRACT DOES NOT COVER. Replacement parts can be of like kind and quality, which may include parts not manufactured by the original equipment manufacturer. This may include the use of new, reconditioned, remanufactured or used parts as determined by the Administrator.**
- (b) **Reimburse You for a rental car at the rate of up to \$45.00 for every eight (8) hours (or additional portion thereof) of labor time required to complete the repair. Required labor time is determined from the national repair manual in use by the repair facility. To receive rental benefits, You must supply Us with Your receipt from a licensed rental agency within ninety (90) days from receiving the rental invoice. The limit on this reimbursement is up to forty-five dollars (\$45.00) per day for up to a maximum of four hundred and fifty dollars (\$450.00) per Mechanical Breakdown or series of Breakdowns related in time or cause. The Administrator is not responsible for rental costs incurred due to delays in the repair process caused by the repair facility.**
- (c) **Reimburse You for additional receipted motel and restaurant expenses up to seventy-five dollars (\$75.00) per day for a maximum of three (3) days due to the occurrence of a covered Breakdown more than one-hundred (100) miles from Your home which results in a repair facility keeping the Covered Vehicle overnight. You must supply Us with Your receipts within ninety (90) days.**

FOR EMERGENCY ROADSIDE ASSISTANCE - CALL TOLL FREE (888) 300-8607

- (a) **Towing. Limit of two hundred dollars (\$200.00) per incident or failure related in time or cause. No other transportation costs are provided by this Contract.**
- (b) **Gasoline and fluids. An emergency supply will be provided when an immediate need arises. Limit of two hundred dollars (\$200.00) per occurrence. This covers the cost for delivery only. You are responsible for cost of fluids delivered.**
- (c) **Flat tire assistance. Removal and replacement with Your provided spare. Limit of two hundred dollars (\$200.00) per occurrence.**
- (d) **Lock-out assistance. Service will provide for a locksmith to gain entry to the Covered Vehicle if the keys are locked inside. Limit of two hundred dollars (\$200.00) per occurrence.**
- (e) **Battery jump start. A jump start will be provided when an immediate need arises due to a drained battery. Limit of two hundred dollars (\$200.00) per occurrence.**



VSC (SR-CV-50StInc) 2026 v2

You may contact the Administrator during normal business hours at the following number or address: SilverRock Automotive, Inc
P.O. Box 29087, Phoenix, AZ 85038-9087 • (866) 628-3905



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WHAT TO DO IF YOU HAVE A MECHANICAL BREAKDOWN

In the event of a Mechanical Breakdown, follow this step-by-step procedure:

- (1) Use all reasonable means to protect the Covered Vehicle from further damage. This may require You to stop the Covered Vehicle, turn off the engine, and have the Covered Vehicle towed.
- (2) Instruct Your repair facility to contact the Administrator Toll Free at (866) 628-3905 for instructions before any repairs are started on the Covered Vehicle. All repair work must be performed by a licensed repair facility.
- (3) Furnish the repair facility or Administrator with such information as this Contract may reasonably require. This includes receipts for car rental charges, receipts for towing or emergency road service, and signed repair orders (indicating dates and mileage) as required by this Contract.
- (4) If the Covered Vehicle requires an emergency repair outside of the Administrator's normal business hours, You must follow all Contract guidelines and retain any replaced parts for the Administrator's inspection. You must contact the Administrator the next business day for instructions on submitting the claim. For an emergency repair to a Covered Part Your claim will not be denied solely for lack of prior authorization.
- (5) Absent prior written approval by the Administrator, all claim documentation must be received by the Administrator within ninety (90) days of the claim authorization date.

DEALER'S WARRANTY WRAP COVERAGE

If the Selling Dealership shown on Page 1 of this Contract sold the Covered Vehicle to You with a 100 Day/4,189 Mile Limited Warranty, then this Contract will cover repairs on all assemblies and parts covered by and not otherwise excluded by the Covered Vehicle's 100 Day/4,189 Mile Limited Warranty for the entire Coverage Term (as that term is defined in the 100 DAY/4,189 Mile Limited Warranty) indicated in the Covered Vehicle's 100 Day/4,189 Mile Limited Warranty. For the avoidance of doubt, this benefit can be used to cover any deductible amounts due under the terms of the Covered Vehicle's 100 Day/4,189 Mile Limited Warranty. This Dealer's Warranty Wrap Coverage is not subject to a deductible, is capped at a maximum limit of liability of \$150.00 per covered claim and is separate from and in addition to any other coverages available under the terms of this Contract. If You have a Mechanical Breakdown (as defined herein) during the Coverage Term of the Covered Vehicle's 100 Day/4,189 Mile Limited Warranty, please follow the steps indicated above in the section captioned WHAT TO DO IF YOU HAVE A MECHANICAL BREAKDOWN. The Administrator may require documents pertaining to the Covered Vehicle's 100 Day/4,189 Mile Limited Warranty and any claims arising thereunder in order to process Your claim under the terms of this Contract. Failure to provide those documents requested could result in a denial of Your claim under the terms of this Contract. Dealer's warranty wrap coverage is secondary to all benefits available under any applicable seller/dealer warranty, guarantee, or any other benefits that may be available from any other warranty, guarantee, or the like.

COVERAGE INFORMATION

The following is a list of Covered Parts under this Contract. For convenience, Covered Parts are listed next to the vehicle systems to which they are related. The Vehicle Systems listed are not Covered Parts. Seals and gaskets are only covered for Covered Parts listed below. Fluids and fasteners are only covered in conjunction with a covered Breakdown.

Vehicle Systems:	Covered Parts
Engine:	Cylinder block and heads and all internal lubricated parts; cylinder head gasket; harmonic balancer; engine control module (ECM/ECU); engine wiring harness; timing gear; timing chain and belt; timing cover; timing belt tensioner; timing chain guide; camshaft and bearings; crankshaft and bearings; connecting rod and bearings; piston; piston pin, ring, and circlip; rocker arm; valve lifters; valve spring; intake and exhaust manifolds; valve covers; engine oil cooler; oil filter adaptor housing; oil pump/housing; oil pan; engine mounts; variable valve timing actuator; variable valve timing solenoid; variable valve timing sprocket; turbocharger; supercharger; seals and gaskets for components listed as covered. Note: Loss of compression through gradual wear of rings or valves is not covered.
Transmission:	Transmission case and all internal lubricated parts; torque converter; clutch pilot bearing; clutch master cylinder; clutch slave cylinder; clutch throw out bearing; electronic shift control unit; pressure plate; flex plate; flywheel; vacuum modulator; oil pan; range sensor; transmission mounts; spider gears; valve body; transmission control module (TCM); transmission control solenoid; transmission solenoid pack; transmission wiring harness; external transmission cooler; overdrive unit; internal shift forks; and transmission pan; seals and gaskets for components listed as covered Note: Manual clutch disclining is not covered.
Transfer Case:	Transfer case and all internal lubricated parts; seals and gaskets for components listed as covered
Drive Axle(s):	Drive axle housing and all internal lubricated parts; axle shafts; drive shafts; drive shaft yokes; locking hubs; CV axles; center support bearing; CV boots; axle bearings; differential covers; wheel/hub bearings; universal joints; constant velocity joints; seals and gaskets for components listed as covered
Cooling:	Engine cooling fan clutch; engine coolant level sensor; engine coolant temperature sensor; thermostat; turbo charger intercooler; water pump; radiator; cooling fan motor; seals and gaskets for components listed as covered
Brakes:	Brake booster; caliper(s); master cylinder; vacuum pump; wheel cylinder; ABS accumulator; ABS control module; ABS hydraulic pump/motor assembly; ABS wheel speed sensors; seals and gaskets for components listed as covered
Steering:	Electric steering motor; power steering pump; rack and pinion assembly; steering gear; EVO sensor; steering angle sensor; steering knuckles; seals and gaskets for components listed as covered
Suspension:	Wheel bearings; ball joints; control arm bushings; control arm shafts; control arms; electric level control actuator; electronic level control compressor; electronic level control module; electronic level control height sensor; spindles; stabilizer bar; stabilizer bar bushings; torsion bar bushings; torsion bar mounts; torsion bar; track bar bushings; track bar; yaw rate sensor; seals and gaskets for components listed as covered
Fuel & Emissions:	Fuel injection pump; fuel injector; fuel pump; throttle body; evap canister; fuel level sensor; fuel pressure regulator; fuel tank sending unit; intake air temperature sensor; leak detection pump; MAP sensor; mass air flow sensor; purge valve/solenoid; fuel rail pressure sensor; throttle position sensor; solenoid vent valve; seals and gaskets for components listed as covered
Climate Control:	A/C compressor; compressor clutch; condenser; condenser fan motor; evaporator core; heater core; orifice tube; interior/exterior temperature sensor; hybrid/electric coolant heater; coolant heater controller; expansion valve; receiver/dryer; actuator; accumulator; HVAC control unit; HVAC control head; blower motor; blower motor resistor; blower motor switch; seals and gaskets for components listed as covered



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Electrical:	Alternator; instrument cluster; power door lock actuators; power seat motors; power window motors and regulators; powertrain control module (PCM); starter motor; accelerator pedal position sensor; body control module (BCM); camshaft sensor; clock spring; convertible top motor; convertible top switch; crankshaft sensor; dash light dimmer switch; hazard warning switch; air bag module; HVAC control module; ignition coil/coil pack; ignition module; ignition lock cylinder; keyless entry receiver; keyless entry remote; knock sensor; oil level sensor; oil pressure sending unit; oxygen sensor; power hatch lift motor; power mirror motor; rear hatch motor; sliding door motor; window washer pump; window wiper motor; wiring harness; rear view camera; airbag sensor; impact sensor; tire pressure sensors
EV/Hybrid:	High voltage battery; traction/drive motor generator; inverter; on-board charger; AC charger; battery current sensor; battery pack; battery temp sensor; DC-DC converter; inverter; vehicle control unit (VCU)
Other:	

EXCLUSIONS - WHAT THIS VEHICLE SERVICE CONTRACT DOES NOT COVER

This Contract provides no benefits or coverage, and We have no obligation under this Contract for:

- A Breakdown caused by lack of customary, proper, or manufacturer's specified maintenance.
- A Breakdown caused by improper types or quantities of or contamination or lack of proper fuels, fluids, coolants, refrigerants or lubricants, including a Breakdown caused by a failure to replace seals or gaskets in a timely manner.
- A Breakdown caused by towing a trailer, another vehicle or any other object unless the Covered Vehicle is equipped for this use as recommended by the manufacturer.
- Repair of any parts during a covered repair which are not necessary to the completion of the covered repair. Such replacement is considered betterment and is not covered by this Contract.
- Pre-existing conditions or a Breakdown which occurred prior to Your purchase of the Covered Vehicle that would have been obvious and apparent if that component was inspected at time of purchase.
- A Breakdown caused by or involving modifications or additions to the Covered Vehicle unless those modifications or additions were performed or recommended by the manufacturer.
- A Breakdown caused by or involving off-roading, misuse, abuse, lift kits, lowering kits, oversize or undersize tires, racing components, racing or any form of competition.
- Any repair which is covered by the vehicle manufacturer, a repair shop or part supplier under warranty, or any seller/dealer warrant(ies), except that this exclusion does not apply to the coverage expressly provided in the DEALER'S WARRANTY WRAP COVERAGE section.
- Costs or other damages caused by the failure of or to a part not listed as a Covered Part(s).
- Damage to the Covered Vehicle caused by continued Covered Vehicle operation after the failure of a Covered Part(s).
- Any liability, cost or damages You incur or may incur to any third parties other than for Administrator approved repair or replacement of Covered Parts which caused a Mechanical Breakdown.
- A Breakdown caused by overheating, rust, corrosion, restricted oil or coolant passages, restricted filters or physical damage.
- A Breakdown caused by collision, fire, electrical fire or meltdown, theft, freezing, vandalism, riot, explosion, lightning, earthquake, windstorm, hail, water, flood or acts of the public enemy or any government authority, or for any hazard insurable under standard physical damage insurance policies whether or not such insurance is in force respecting the Covered Vehicle.
- A Breakdown not occurring in the United States or Canada.
- Loss of use, loss of time, lost profits or savings, inconvenience, commercial loss, or other incidental or consequential damages or loss that results from a Breakdown.
- Liability for damage to property, or for injury to or death of any person arising out of the operation, maintenance or use of the Covered Vehicle whether or not related to a Breakdown.
- Any cost or other benefit for which the manufacturer has announced its responsibility through any means including public recalls or factory service bulletins.
- Any part not covered by, or excluded by the Covered Vehicle's original manufacturer's warranty.
- Repair or replacement of any Covered Part if a Breakdown has not occurred or if the wear on that Covered Part has not exceeded the field tolerances allowed by the manufacturer.
- Odometer Failure, If Your odometer fails, or for any reason does not record the actual mileage of the Covered Vehicle after Contract Purchase Date and You do not have it repaired and the mileage certified within thirty (30) days of failure date, then Coverage is excluded.
- A Breakdown resulting from Commercial Use of the Covered Vehicle. As used in this Contract, "Commercial Use" means the Covered Vehicle is used for business, deliveries, construction, or commercial hauling; the Covered Vehicle is used as a postal vehicle, taxi, police, emergency, or other commercial-use vehicle; the Covered Vehicle is equipped to or used to plow snow; You rent or lease the Covered Vehicle to someone else; You are using or have used or modified the Covered Vehicle in a manner which is not recommended by the Covered Vehicle's manufacturer.
- Any loss arising out of the unauthorized access or use of any system, software, hardware, or firmware, or any modification, reprogramming, destruction, or deletion of data or software by any means.
- EV chargers/plug accessories used to charge plug-in hybrid or fully electric vehicles.
- Improper charging as defined by the manufacturer.
- In-home service is not provided and the costs of transporting the product, for service or repairs are not provided by this Contract.

PAYMENT OF COVERED REPAIRS - LIMITATIONS OF LIABILITY

We will pay for the reasonable and customary charges for parts and labor necessary to repair or replace the Covered Parts, less any applicable Deductible. Parts charges shall not exceed the fair market value of aftermarket or used parts, or the manufacturer's suggested retail price (MSRP) for original equipment manufacturer (OEM) parts, as determined solely by the Administrator. Labor time allowances will be based on a nationally recognized labor guide, such as Alldata or Mitchell. The labor rate shall not exceed the posted rate of the repair facility or a fair market rate, as determined by the Administrator, whichever is lower.

If any part of the repair exceeds the fair market value or allowable limits described above, You agree to either: 1) pay the difference between the actual charges and the amount authorized by the Administrator; or 2) relocate the Vehicle to an In-Network Repair Facility or alternative repair facility that agrees to perform the repair within the fair market guidelines.

CANCELLATION REFUNDS

If You request a cancellation:

- Within the first thirty (30) days after the Contract Purchase Date and have filed no claim, then You shall receive a refund or credit to Your account of the full Contract Purchase Price. A full refund is only available to the initial Contract holder.
- After the first thirty (30) days from the Contract Purchase Date or have filed a claim then You shall receive a pro-rata refund, calculated as the lesser of:
 - the ratio of the term remaining to the original term covered, or
 - the ratio of the miles remaining to the original miles covered, multiplied by the Contract Purchase Price, less claims paid. The Contract Term for cancellation purposes will be based on the date You purchased the Contract and the date the Contract would expire, and the mileage on the date You purchased the Contract and the mileage at which the Contract would expire. A fifty dollar (\$50.00) cancellation fee shall be deducted from the pro-rata refund.



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- (c) **Cancellation and Requesting a refund.** You, or Your Lienholder, may cancel this Contract by submitting a written request of cancellation to Administrator. The completed written request must be signed by You and returned to Administrator with a copy of this Contract. The cancellation documents may be mailed to P.O. Box 29087, Phoenix, AZ 85038-9087 or e-mailed to cancellations@silverrockinc.com. All requests must be received by Administrator within thirty (30) days of requested cancellation effective date. Notification to cancel shall start only upon Administrator's receipt of Your complete cancellation documentation. Administrator is the party responsible for honoring cancellation requests. If You cancel this Contract and do not receive a refund, please notify BlueShore Insurance.

Note: The right to cancel this Contract is transferable to a subsequent holder of this Contract; however, such right is limited to receiving a partial refund.

OUR RIGHT TO CANCEL THIS CONTRACT

We reserve the right to cancel this Contract and will not pay for a Mechanical Breakdown under the following circumstances:

- (a) Your odometer fails, or for any reason does not record the actual mileage of the Covered Vehicle after Purchase Date and You do not have it repaired and the mileage certified within thirty (30) days of failure date.
- (b) The Covered Vehicle is used for business, deliveries, construction, or commercial hauling; the Covered Vehicle is used as a postal vehicle, taxi, police, or other emergency vehicle; You rent or lease the Covered Vehicle to someone else; the Covered Vehicle is equipped to or used to plow snow; You are using or have used or modified the Covered Vehicle in a manner which is not recommended by the vehicle manufacturer.
- (c) **Misrepresentation or Fraud.** We may, at any time, cancel this Contract for any material misrepresentation or fraud by You.
- (d) **Non-Payment.** You fail to pay all of the consideration and amounts due under this Contract, for any reason.
- (e) **Any other reason, if not otherwise prohibited by law.** We may, at any time, cancel this Contract for any other reason not prohibited by law.

If We cancel this Contract for any reason listed herein, You shall be entitled to a pro rata refund, calculated in the same manner as is described in subsection (b) of the Section titled CANCELLATION REFUNDS.

HOW THIS CONTRACT MAY BE TRANSFERRED

- (a) You may transfer this Contract within 30 days of the date of sale or transfer of the Covered Vehicle to a new owner. This provision is only available if You are the first Contract Holder. This Contract may not be transferred to any entity or individual in the business of selling or leasing motor vehicles. You must provide the new owner with copies of all receipts as listed under "YOUR OBLIGATIONS". In the event the Covered Vehicle is a total loss or repossessed, Your rights and obligations under this Contract immediately transfer to the Lienholder, if any. Transfer will be effective when new owner receives a transfer confirmation letter from the Administrator.
- (b) To transfer this Contract, You must submit the following information to the Administrator at the contact information below:
 - (1) Completed Transfer Request form, which can be obtained by contacting the Administrator, including any required supporting documentation AND
 - (2) Fifty dollar (\$50.00) transfer fee made payable to the Administrator.
- (c) In the event of Your death, the benefits of this Service Contract will be available to Your spouse, domestic partner, or legal representative. Please reach out to the Administrator at the contact information described below for further instruction.

OTHER IMPORTANT CONTRACT PROVISIONS

- (a) The aggregate total of Our liability for all benefits paid or payable during the term of this Contract shall not exceed the actual cash value of the Covered Vehicle at time of Contract purchase. Our limit of liability for any Breakdown or series of Breakdowns related in time or cause shall not exceed the actual cash value of the Covered Vehicle according to current National Auto Dealers Association (N.A.D.A.) standards at the time of Breakdown. If the N.A.D.A. standards for the Covered Vehicle are not available or widely recognized in Your geographic area, the Administrator may use another nationally-recognized market retail valuation method.
- (b) This Contract contains the complete agreement between You and Us and is not valid unless signed by the Customer.
- (c) **This Contract will cancel or transfer only when You complete the required cancellation or transfer process as provided under this Contract. Notice alone does not cancel or transfer this Contract. This provision applies only to the cancellation or transfer request initiated by You.**
- (d) Coverage afforded under this Contract is not guaranteed by Your state's property and casualty guaranty association.
- (e) You agree that We may use the information We collect about You for lawful business purposes, including, without limitation, to analyze trends and to otherwise administer this Contract; and You further agree that We may share data about You for any lawful business purpose, including with Our affiliates who may use it to offer You new products or improve the services offered.
- (f) If any provision of this Contract or later written modification of this Contract (if any) is determined to be void or otherwise unenforceable, in whole or in part, the remainder of the Contract shall remain enforceable and in full force and effect, except as noted above.
- (g) Notwithstanding anything to the contrary contained herein, You may cancel this Contract if You return the Covered Vehicle, and You may cancel this Contract if the Covered Vehicle is sold, lost, stolen, or destroyed.

SUBROGATION

After You receive any benefits under this Contract, We are entitled to all Your rights of recovery against any manufacturer, repairer or other party who may be responsible to You for the Costs covered by this Contract or for any other payment made by Us. If We ask, You agree to help Us enforce these rights. You also agree to cooperate and help Us in any other matter concerning this Contract.



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DISPUTE RESOLUTION

- (a) *Complaint Process*: If You have a complaint with Our services under this Contract, please contact Customer Service at (888) 418-1212.
- (b) *Arbitration*: **READ THIS PROVISION CAREFULLY. IT MAY SIGNIFICANTLY AFFECT YOUR LEGAL RIGHTS, INCLUDING YOUR RIGHT TO FILE A LAWSUIT IN COURT. To the fullest extent permissible under applicable law, at Your or Our election, You and We will resolve any disputes arising out of or relating to this contract, whether arising in contract, tort, pursuant to statute, in equity, or otherwise, through binding and final arbitration instead of through court proceedings.** This includes disputes between or among You and Us, Our parent companies, subsidiaries, affiliates, predecessors, and successors, any purchaser, assignee, or servicer of this contract, all officers, directors, agents, and employees of any of the foregoing, and any other person or entity acting on Your behalf, with respect to the contract, or making a claim directly, on behalf of, or through You. This also includes any dispute relating to the validity, enforceability, interpretation, or scope of this provision, the arbitrability of any claim or dispute, or other gateway issues of arbitrability, which shall be exclusively resolved by the arbitrator.
- Any arbitration shall be administered by the American Arbitration Association ("AAA") (its rules available online at www.adr.org). If AAA is unable, unwilling, or ceases to be the administrator, either party may choose a substitute administrator subject to the other's approval, which may not be unreasonably withheld. Claims shall be resolved by a single arbitrator in accordance with (i) the Federal Arbitration Act (the "FAA"), to the exclusion of any state law inconsistent with the FAA; (ii) the selected arbitration provider's rules and procedures in effect at the time the claim is filed; and (iii) this provision. In the event of any inconsistency between the provider's rules and this provision, this provision shall prevail. **THE ARBITRATOR'S DECISION WILL BE FINAL AND BINDING EXCEPT AS MAY BE PROVIDED BY THE FAA. CLAIMS SHALL BE SUBMITTED TO ARBITRATION ON AN INDIVIDUAL BASIS ONLY.** If any party elects arbitration with respect to a claim, neither You nor We will have the right to litigate that claim in court, to arbitrate any claims on a class or representative basis, to join or consolidate a claim in arbitration with any claim of any other person or entity, or to seek relief on behalf of any person or entity not a party to the arbitration. However, if it is determined that, notwithstanding the foregoing, the FAA, and applicable law, You have a non-waivable right to seek a public injunction, to act as a private attorney general, or to assert a claim in a representative capacity, You may pursue such relief in court, but all other claims and prayers for relief must be adjudicated in arbitration first.
- Additionally, We will not elect arbitration of any claim You file in small claims court or your state's equivalent court, so long as the claim is individual and pending only in that court.
- The Arbitration provisions of this contract will survive, and the parties retain the right to enforce such provisions, despite Your full payment under the contracts; the termination of the contracts; Your or Our sale, assignment or transfer of the contracts; and to the extent permitted by law Your or Our bankruptcy.
- You have the right to reject this provision for the next thirty (30) days, by sending a signed Rejection Notice by email to arbitrationagreement@silverrockinc.com or by certified mail to SilverRock, Attn: Legal, 1720 W. Rio Salado Pkwy, Tempe, AZ 85281. Rejection of this provision will not affect any other aspect of this contract.**



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STATE SPECIFIC REQUIREMENTS**INSURANCE IN CERTAIN STATES**

The obligations of the Provider under this Contract issued in the states identified below in this paragraph are guaranteed under a reimbursement insurance policy issued to the Provider by BlueShore Insurance Company (the "Insurance Company"), 1720 W. Rio Salado Pkwy, Tempe, Arizona 85281, Tel. 877-864-2873. If a claim is not paid or provided by the Provider within sixty (60) days after all claims requirements have been satisfied according to the terms of this Contract, You, the Contract Holder, may file a claim for reimbursement directly with the Insurance Company. The reimbursement insurance described above applies to Contracts issued only in the following states: Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Wisconsin, and Wyoming. In every other state, the obligations of the Provider under this Contract are backed by the full faith and credit of the Provider and are not guaranteed by a reimbursement insurance policy.

ALABAMA

Bullet point (a) of the section captioned CANCELLATION REFUNDS is amended to add the following:

A cancellation fee will not be charged. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after the return of the Contract.

Bullet point (b) of the section captioned CANCELLATION REFUNDS is amended to the following:

The cancellation fee is twenty-five dollars (\$25.00). No claims will be deducted from the refund amount.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to add the following:

If We cancel this Contract, We shall mail a written notice to You at Your last known address contained in Our records at least five (5) days prior to cancellation by Us. Prior notice is not required if the reason for cancellation is nonpayment of the Contract Purchase Price or material misrepresentation by You to Us in relation to the Covered Vehicle or its use. The notice shall state the effective date of the cancellation and the reason for the cancellation. No claims will be deducted from any refund amount.

The section captioned DISPUTE RESOLUTION is amended to add the following:

(c) The laws of Alabama govern all matters arising out of or relating to this Contract and all transactions contemplated by the Contract, including, without limitation, the validity, interpretation, construction, performance, and enforcement of the Contract.

ALASKA

Bullet point (b) of the section captioned OUR OBLIGATIONS, and bullet points (4) and (5) of the section captioned WHAT TO DO IF YOU HAVE A MECHANICAL BREAKDOWN are amended to add the following: Where this Contract requires You to file a claim or submit documentation within a specified timeframe, no claim or potential claim will be summarily denied solely for Your untimeliness in filing a claim unless such untimeliness prejudices Us or Our rights and obligations under the terms of this Contract.

Bullet point (c) of the section captioned OUR OBLIGATIONS is deleted in its entirety and replaced with the following: Reimburse You for additional receipted motel and restaurant expenses up to seventy-five dollars (\$75.00) per day for a maximum of three (3) days due to the occurrence of a covered Breakdown more than one-hundred (100) miles from Your home which results in a repair facility keeping the Covered Vehicle overnight.

The section captioned DEALER'S WARRANTY WRAP COVERAGE is amended to add the following: Dealer's Warranty Wrap Coverage is secondary to all benefits that are or may be available under any applicable seller/dealer warranty, or guarantee.

Bullet point (a) of the section captioned CANCELLATION REFUNDS is amended to add the following: A ten percent (10%) per month penalty, based on the Contract Purchase Price, will be added to a refund that is not paid or credited within forty-five (45) days after the return of the Contract.

Bullet point (b) of the section captioned CANCELLATION REFUNDS is amended to add the following: A ten percent (10%) per month penalty, based on the unearned pro rata Contract Purchase Price, will be added to a refund that is not paid or credited within forty-five (45) days after the return of the Contract. The cancellation fee shall not exceed the lesser of seven- and one-half percent (7.5%) of the unearned Contract Purchase Price paid or fifty (\$50.00) dollars.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to add the following: Notwithstanding anything to the contrary, We may only cancel this Contract for nonpayment, Your conviction of a crime having as one of its elements an act increasing a hazard covered by this Contract, Our discovery of a fraud or material misrepresentation by You or Your representative in obtaining this Contract or by You in pursuing a claim under this Contract, Our discovery of a grossly negligent act or omission by You that substantially increases the hazards covered by this Contract, physical changes in the property covered by this Contract that result in the property becoming ineligible for coverage under this Contract; or a substantial breach of duties by You related to the Covered Vehicle. A ten percent (10%) per month penalty, based on the unearned pro rata Contract Purchase Price, will be added to refund that is not paid or credited within forty-five (45) days after the return of the Contract. If We cancel, We will mail written notice of cancellation stating the effective date and reason for cancellation at the last known address for You contained in Our records at least five (5) days before cancellation by Us. If We Cancel, no cancellation fee will be charged.

The section captioned DISPUTE RESOLUTION (b) is amended to add the following:

An arbitrator's expenses and fees, together with other expenses, shall be paid as provided in the award.

The section captioned INSURANCE IN CERTAIN STATES is amended to include the following:

Our obligations under this Contract are not insured and are guaranteed only by Our assets.



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ARIZONA

The cancellation fee described under bullet point (b) of the section captioned CANCELLATION REFUNDS is redefined as "administrative fee." The administrative fee that We will charge and retain under bullet point (b) of CANCELLATION REFUNDS will not exceed the lesser of fifty (\$50.00) or ten percent (10%) of the Contract Purchase Price. In no event may the administrative fee exceed the amount of the refund due to You or the Lienholder.

The section captioned **EXCLUSIONS - WHAT THIS VEHICLE SERVICE CONTRACT DOES NOT COVER** is amended to add the following:

- (z) **No exclusion shall apply to pre-existing conditions if such conditions were known or should reasonably have been known by Us or the Selling Dealership.**

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to add the following:

We will not cancel or void coverage due to any of the following: the Covered Vehicle's ineligibility for this Contract, pre-existing conditions known by Us or the Selling Dealership at the time the Contract was purchased, prior use or unlawful acts relating to the Covered Vehicle, a misrepresentation by Us, Our subcontractors, acts or omissions of Us, Our assignees or subcontractors for their failure to provide correct information or their failure to perform the services or repairs provided in a timely, competent and workmanlike manner.

Bullet point (b) of the section captioned DISPUTE RESOLUTION is amended to add the following:

Arbitration cannot be an absolute dispute remedy and both parties must agree to arbitration. This arbitration provision does not prohibit an Arizona resident from following the process to resolve complaints under the provisions of A.R.S. § 20-1095.09, Unfair Trade Practice as outlined by the Arizona Department of Insurance and Financial Institutions. To learn more about this process, You may contact the Arizona Department of Insurance and Financial Institutions at 100 N. 15th Ave., Suite 261, Phoenix, AZ 85007-2630, Attn: Consumer Protection. You may directly file any complaint with the D.I.F.I. against a Service Company issuing an approved Service Contract under the provisions of A.R.S. §§ 20-1095.04 and/or 20-1095.09 by contracting the Consumer Protection Division of the A.D.I.F.I. at 602-364-3100 or at difi.az.gov.

ARKANSAS

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to add the following:

No claims will be deducted from any pro rata refund amount.

The section captioned CANCELLATION REFUNDS is deleted in its entirety and replaced with the following:

If You request a cancellation:

- (a) **Within thirty (30) days of Your purchase of this Contract, and have not incurred or filed any claim**, then You will receive a refund of the full Contract Purchase Price.
- (b) **At any other time or after You have incurred or filed a claim**, then You shall receive a pro-rata refund of the Contract Purchase Price paid less an administrative fee of fifty dollars (\$50.00) that We will charge and retain. The pro rata refund of the paid Contract Purchase Price for the unexpired term will be calculated as the lesser of: (a) of the ratio of the term remaining to the original term covered, or (b) of the ratio of the miles remaining to the original miles covered, multiplied by the Contract Purchase Price. The Contract Term for cancellation purposes will be based on the date You purchased the Contract and the date the Contract would expire, and the mileage on the date You purchased the Contract and the mileage at which the Contract would expire. Claims paid will not be deducted from any refund.

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

- (h) Notwithstanding anything to the contrary contained herein, no claim payment will be reduced due to depreciation of parts.

CALIFORNIA

The section captioned LIENHOLDER on the first page is deleted in its entirety and replaced by:

You authorize the Lienholder, its successors, and assigns to: (1) be listed as joint payee and receive any refund in the event that this Contract is cancelled, and (2) be listed as sole payee on all repossessions of the Covered Vehicle.

The following is added to the first page:

This is not a contract for insurance.

The section beginning with "The Term of this Contract" on the first page is deleted in its entirety and replaced by:

The Term of this Contract begins on the date of the purchase of this Contract ("the Contract Purchase Date") and at the Current Odometer mileage stated above. This coverage ends with any of the following, whichever occurs first: (1) When the mileage of the Covered Vehicle, as measured from the Current Odometer mileage as shown above, reaches the mileage limit for the plan selected, or (2) when the time limit for the term selected expires as measured from the Vehicle Purchase Date, (3) when the aggregate total of benefits paid or payable under this Contract exceeds the limit of Our liability of this Contract, or (4) when this Contract is cancelled by You or Us. The term of this Contract may be inclusive of the manufacturer's warranty period.

Bullet point (a) and (d) of the section captioned DEFINITIONS is deleted in its entirety and replaced with the following:

- (a) "We", "Us", "Our", and "Obligor" means "SilverRock Automotive, Inc dba SILVERROCK AUTOMOTIVE INSURANCE SOLUTIONS", the Administrator named in the Contract. This Contract is between Us and the Customer named herein. Our License Number is 0L29654.
- (d) "Breakdown" or "Mechanical Breakdown" means an EV Battery Failure and/or event caused by an operational or structural failure due to a defect in materials or workmanship or due to normal wear and tear of any Covered Part. Please refer to the wording under the section captioned EXCLUSIONS - WHAT THIS VEHICLE SERVICE CONTRACT DOES NOT COVER for a listing of conditions under which a Covered Part failure and/or an EV Battery Failure is not considered a Mechanical Breakdown. **THIS IS NOT A MECHANICAL BREAKDOWN INSURANCE POLICY.**



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The section captioned "FOR EMERGENCY ROADSIDE ASSISTANCE - CALL TOLL FREE (888) 300-8607" is deleted in its entirety and replaced by:
ROADSIDE ASSISTANCE SERVICES REIMBURSEMENT

You are eligible for reimbursement on the services listed below up to a limit of two hundred dollars (\$200.00) per occurrence.

- (a) **Towing reimbursement.** Reimbursement for towing. **Limit of two hundred dollars (\$200.00) per incident or failure related in time or cause. No other transportation costs are provided by this Contract.**
- (b) **Gasoline and fluids reimbursement.** Reimbursement for the delivery cost of gasoline and fluids. **Limit of two hundred dollars (\$200.00) per occurrence. You are responsible for the cost of fluids delivered.**
- (c) **Flat tire assistance reimbursement.** Reimbursement for the removal and replacement with Your provided spare. **Limit of two hundred dollars (\$200.00) per occurrence.**
- (d) **Lock-out assistance reimbursement.** Reimbursement for a locksmith to gain entry to the Covered Vehicle if the keys are locked inside. **Limit of two hundred dollars (\$200.00) per occurrence.**
- (e) **Battery jump start reimbursement.** Reimbursement for a jump start when an immediate need arises due to a drained battery. **Limit of two hundred dollars (\$200.00) per occurrence.**

For reimbursement consideration, Your vehicle service contract must be active and only applies to the vehicle listed herein. You will be reimbursed up to two hundred dollars (\$200.00) per occurrence for qualified roadside assistance services as provided for above. To submit for reimbursement, please fill out the form at Forms.SilverRockHelp.com and submit to ClaimReimbursement@SilverRockInc.com.

Bullet point (a) of the section captioned YOUR OBLIGATIONS is amended to add the following:

The Selling Dealership will make available the Covered Vehicle's manual, which will detail maintenance requirements. If You did not receive a copy of the Covered Vehicle's manual when You purchased the Covered Vehicle, please contact the manufacturer, Selling Dealership or Administrator/Obligor for assistance obtaining a copy.

Bullet point (a) of the section captioned EXCLUSIONS - WHAT THIS VEHICLE SERVICE CONTRACT DOES NOT COVER is amended to add the following:

However, a claim will not be denied solely on the basis of Your inability to provide evidence to Our satisfaction that maintenance services have been performed.

Bullet point (e) of the section captioned EXCLUSIONS - WHAT THIS VEHICLE SERVICE CONTRACT DOES NOT COVER is deleted in its entirety and is replaced with:

- (e) A Breakdown which occurred prior to Your purchase of the Covered Vehicle that would have been obvious and apparent if that component was inspected at time of purchase.**

The section captioned CANCELLATION REFUNDS is deleted in its entirety and replaced with the following:

- (a) **You may cancel this Contract at any time.** You may begin the process of cancellation of this Contract by providing a signed and dated written request to the Administrator as indicated above. The Contract Term for cancellation purposes will be based on the date and mileage when You purchased the Contract and the date and mileage when the Contract would expire.
- (b) **Full Refund.** You are entitled to a full refund if: (1) You contact and provide a written notice of cancellation to the Administrator within the first sixty (60) days after the Contract Purchase Date, and (2) if You have not filed a claim against the Contract.
- (c) **Prorated Refund.** You are entitled to a prorated refund:
 - (1) if You (i) contact and provide a written notice of cancellation to the Administrator within the first sixty (60) days after the Contract Purchase Date, and (ii) have filed a claim against the Contract or
 - (2) if You contact and provide a written notice of cancellation to the Administrator as indicated above at any time after sixty (60) days after the Contract Purchase Date. From such refund, a cancellation fee shall be deducted from the calculated prorated refund, and such cancellation fee shall be the lesser of: (a) ten percent (10%) of the Contract Purchase Price, or (b) twenty-five dollars (\$25.00).

In either (1) or (2), if this Contract is cancelled by You, then the prorated refund will be calculated as the lesser of: (a) the ratio of the term remaining to the original term covered, or (b) the ratio of the miles remaining to the original miles covered, multiplied by the Contract Purchase Price.



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The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is deleted in its entirety and replaced with the following:

We reserve the right to cancel this Contract and will not pay for a Breakdown if:

- (a) **Within Sixty (60) Days.** We cancel this Contract for any reason within sixty (60) days of the date this Contract was sold to You, provided that all of the following conditions have been met: (a) We shall mail notice of cancellation to You at the last known address You provided to Us, postmarked before the sixty first (61st) day after this Contract was sold to You, (b) You shall be provided with a full refund equal to the Contract Purchase Price within thirty (30) days of the date of cancellation; provided however, if We have paid a claim on Your behalf or have advised in writing that We will pay a claim on Your behalf, then such refund shall be prorated based the lesser of: (a) the ratio of the term remaining to the original term covered, or (b) the ratio of the miles remaining to the original miles covered, multiplied by the Contract Purchase Price, less the amount of any claims paid prior to cancellation, (c) this Contract shall cease to be valid no less than five (5) days after the postmark date of the cancellation notice, and (d) the cancellation notice shall state the specific grounds for cancellation.
- (b) **Non-Payment.** You fail to pay all of the consideration and amounts due under this Contract, which includes but is not limited to instances in which the Covered Vehicle is repossessed for non-payment by the Covered Vehicle's Lienholder, for any reason, provided that all of the following conditions have been met: (a) We shall mail notice of cancellation to You at the last known address You provided to Us, (b) as described herein, any refund due to You shall be paid by Us to You within thirty (30) days of the date of cancellation, (c) this Contract shall cease to be valid no less than five (5) days after the postmark date of the cancellation notice, and (d) the cancellation notice shall state the grounds for cancellation.
- (c) **Material Misrepresentation or Fraud.** We may, at any time, cancel this Contract for any material misrepresentation or fraud by You, provided that all of the following conditions have been met: (1) notice of cancellation shall have been mailed to You, (2) a prorated refund of the Contract Purchase Price stated on the Contract shall have been paid to You within thirty (30) days of the date of cancellation, and (3) the cancellation notice shall have stated the specific nature of Your misrepresentation.

If We cancel this Contract for non-payment, misrepresentation, or fraud, You shall be provided with a full refund. However, if We have paid a claim or advised You in writing that We will pay a claim, We will provide a prorated refund based upon the ratio of the Contract Term remaining to the original Contract Term covered, less the amount of any claims paid prior to cancellation.

We, the Obligor, are the party responsible for honoring cancellation requests. If You cancel this Contract and do not receive a refund from the Selling Dealership or Us, please notify BlueShore Insurance Company.

We shall be obligated for any claim properly reported to Us if such claim is: (i) reported prior to the effective date of cancellation, and (ii) is covered by this Contract (for the purpose hereof, You shall have been deemed to have reported a claim if You have completed the first step required under this Contract for reporting a claim).

- (d) The Lienholder may not cancel the Contract.

The section captioned HOW THIS CONTRACT MAY BE TRANSFERRED is amended to add the following:

In the event the Covered Vehicle is a total loss or repossessed, the Obligor may cancel this Contract and provide the refund to the Lienholder, if any.

The section captioned INSURANCE IN CERTAIN STATES is amended to add the following:

Performance to You under this Contract is guaranteed by a California approved insurance company. You may file a claim with this insurance company if any promise made in the Contract has been denied or has not been honored within sixty (60) days after your request. The name and address of the insurance company is: BlueShore Insurance Company, 1720 W. Rio Salado Pkwy, Tempe, Arizona 85281 (877) 864-2873. If You are not satisfied with the insurance company's response, You may contact the California Department of Insurance at 1-800-927-4357 or access the department's Internet Web site (www.insurance.ca.gov).

Bullet point (a) of the section captioned OTHER IMPORTANT CONTRACT PROVISIONS is deleted in its entirety and replaced with the following:

- (a) The aggregate total of Our liability for all benefits paid or payable during the term of this Contract shall not exceed the actual cash value of the Covered Vehicle at time of Contract purchase. Our limit of liability for any Breakdown or series of Breakdowns related in time or cause shall not exceed the actual cash value of the Covered Vehicle according to current National Auto Dealers Association (N.A.D.A.) standards immediately prior to the Breakdown. If the N.A.D.A. standards for the Covered Vehicle are not available or widely recognized in Your geographic area, the Administrator may use another nationally-recognized market retail valuation method.

The section captioned DISPUTE RESOLUTION is amended to add the following:

- (c) To the extent not in conflict with the Dispute Resolution section above and not otherwise preempted by the FAA, the section above captioned Dispute Resolution is supplemented as follows: Any controversy or claim arising out of or relating to this Contract, or a breach hereof, shall be settled by arbitration according to the California Arbitration Act. You and Us shall each pay a pro rata share of the expenses and fees of the neutral arbitrator, together with other expenses of the arbitration incurred or approved by the neutral arbitrator, not including counsel fees, witness fees or other expenses incurred by You or Us for Our individual benefit. In the event You are indigent, all fees and costs charged to or assessed, exclusive of arbitrator fees, shall be waived. You will not be required to pay any fees and costs, including, but not limited to, the fees and costs of the arbitrator, provider organization, attorney, or witness(es) incurred by Us in the event You do not prevail in the arbitration. Judgment upon the Arbitrator's award may be entered in any court having jurisdiction thereof. The arbitrators shall not have the power to commit errors of law or legal reasoning, and the award may be vacated or corrected on appeal to a court of competent jurisdiction for any such error. You must notify the Administrator in writing of Your intent to seek arbitration at the following address: **SilverRock Automotive, Inc., Attn: Legal, 1720 W. Rio Salado Pkwy, Tempe, AZ 85281.**

COLORADO

The section captioned INSURANCE IN CERTAIN STATES is amended to add the following:

The policy number for BlueShore Insurance Company is #102.

CONNECTICUT

The section captioned WHAT TO DO IF YOU HAVE A MECHANICAL BREAKDOWN is amended as follows:

Notwithstanding anything to the contrary contained herein, if this Contract is for less than one (1) year, then this Contract's term is automatically extended while the Covered Vehicle is being repaired pursuant the terms of this Contract.

The section captioned DISPUTE RESOLUTION is amended to add the following:

We are required to make reasonable efforts with You to resolve disputes regarding this Contract. If We cannot reach an agreement, You may file a written complaint with the State of Connecticut Insurance Department, which may be mailed to: State of Connecticut, Insurance Department, PO Box 816, Hartford, CT, 06142-0816, Attention: Consumer Affairs. Written complaints must describe the dispute, the price of the product and cost of repair, and include a copy of this Contract.

DELAWARE

None



CarvanaCare

CONTRACT NUMBER

CVSC66728652

DISTRICT OF COLUMBIA

Bullet point (a) of the section captioned CANCELLATION REFUNDS is amended to add the following:

A ten percent (10%) per month penalty will be added to a refund that is not paid or credited within forty-five (45) days after the cancellation of the Contract.

Bullet point (b) of the section captioned CANCELLATION REFUNDS is amended to add the following:

The cancellation fee shall not exceed the lesser of ten percent (10%) of the Contract Purchase Price paid or fifty (\$50.00) dollars.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to add the following:

If We cancel, We will mail a written notice stating the effective date and reason for cancellation to You at the last known address on file for You maintained by Us at least five (5) days before cancellation by Us; except, that prior notice shall not be required if the reason for cancellation is nonpayment of the Contract Purchase Price, a material misrepresentation by You to Us, or a substantial breach of duties by You relating to the Covered Vehicle or its use.

FLORIDA

Bullet point (a) of DEFINITIONS is deleted and replaced by the following:

"WE", "US", "OUR", "PROVIDER" AND "ADMINISTRATOR" MEAN SILVERROCK AUTOMOTIVE OF FLORIDA, INC., WHICH IS LICENSED BY THE FLORIDA OFFICE OF INSURANCE REGULATION ("OIR") UNDER LICENSE NUMBER 30847. THE RATE CHARGED FOR THIS CONTRACT IS NOT SUBJECT TO REGULATION BY THE OIR. THIS CONTRACT IS BETWEEN US AND THE CONTRACT HOLDER(S) NAMED HEREIN.

The footer of every page of this Contract is deleted in its entirety and replaced with the following:

You may contact the Administrator during normal business hours at the following number or address: SilverRock Automotive of Florida, Inc. P.O. Box 29087, Phoenix, AZ 85038- 9087 • (866) 628-3905.

Every reference to SilverRock Automotive, Inc. contained herein is deleted and replaced with SilverRock Automotive of Florida, Inc.

The section captioned CANCELLATION REFUNDS is deleted in its entirety and replaced with the following:

If You request cancellation:

- (a) **Within the first thirty (30) days after the Contract Purchase Date and have filed no claim**, then You shall receive a refund or credit to Your account of the full Contract Purchase Price.
- (b) **Within the first sixty (60) days after the Contract Purchase Date**, then You shall receive a refund or credit to Your account of the full Contract Purchase Price less the amount of any claims paid. We will also charge and retain a cancellation fee which will be the lesser of fifty dollars (\$50.00) or five percent (5%) of the Contract Purchase Price paid.
- (c) **After the first sixty (60) days from the Contract Purchase Date**, then You shall receive a partial refund, calculated as the lesser of: (a) ninety percent (90%) of the ratio of the term remaining to the original term covered, or (b) ninety percent (90%) of the ratio of the miles remaining to the original miles covered, multiplied by the Contract Purchase Price, less the amount of any claims paid. The Contract Term for cancellation purposes will be based on the date You purchased the Contract and the date the Contract would expire, and the mileage on the date You purchased the Contract and the mileage at which the Contract would expire.
- (d) **Requesting a refund.** You, or Your Lienholder, may cancel this Contract by submitting a completed Cancellation Request Form to Provider. This form can be obtained by contacting customer service at (866) 628-3905. The completed form should be mailed to PO Box 29087 Phoenix, AZ 85038-9087 or e-mailed to cancellations@silverrockinc.com. Include a copy of Contract with Cancellation Request Form. All requests must be received by Provider within thirty (30) days of requested cancellation effective date. Notification to cancel shall start only upon Our receipt of Your completed cancellation documentation. Administrator is the party responsible for honoring cancellation requests. We will provide Your refund within forty-five (45) days from the date of Administrator's receipt of Your cancellation documents.

In the event that You request cancellation of this Contract and the claim previously filed remains open and pending, then You agree that We reserve the right to retain its best estimate of the remaining cost associated with such claim until such time as such claim is fully adjudicated. If the actual cost of the claim is less than the Our estimate of such claim, then We will refund such amount as soon as is commercially reasonable. If the actual cost of the claim is greater than Our estimate of such claim, then You agree to refund to Us such amount within thirty (30) days of Our notice to You of the final adjudication of the claim.

By entering into this Contract You agree that: (i) You grant Us permission to contact the Selling Dealership regarding cancellation of this Contract; (ii) Selling Dealership is permitted to contact You regarding cancellation of this Contract; (iii) You further grant Us the authority to take any other action which may be necessary or legally required to accomplish the purposes of the foregoing with regard to Your requested cancellation of this Contract.



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The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is deleted in its entirety and replaced with the following:

We reserve the right to cancel this Contract and will not pay for a Mechanical Breakdown if:

- (a) There was a material misrepresentation or fraud at the time of the purchase of the vehicle service Contract.
- (b) You have failed to maintain the Covered Vehicle as prescribed by the Covered Vehicle's manufacturer.
- (c) Your odometer fails, or for any reason does not record the actual mileage of the Covered Vehicle after Purchase Date and You do not have it repaired and the mileage certified within thirty (30) days of failure date.
- (d) You have failed to pay the Contract Purchase Price. If You fail to pay the Contract Purchase Price, We will provide You notice of cancellation by certified mail. In the event the Contract is cancelled by Us, then We will refund a prorated amount as described above based upon one hundred percent (100%) of the partial refund amount. The partial refund amount will be calculated as the lesser of: (a) one-hundred percent (100%) of the ratio of the term remaining to the original term covered, or (b) one-hundred percent (100%) of the ratio of the miles remaining to the original miles covered, multiplied by the Contract Purchase Price, less the amount of any claims paid. The Contract Term for cancellation purposes will be based on the date You purchased the Contract and the date the Contract would expire, and the mileage on the date You purchased the Contract and the mileage at which the Contract would expire. We are the party responsible for honoring cancellation requests. If You cancel this Contract and do not receive a refund from Us, please notify BlueShore Insurance Company, whose address is 1720 W. Rio Salado Pkwy, Tempe, Arizona 85281, Tel. 877-864-2873.

Bullet point (a) (2) of the section captioned HOW THIS CONTRACT MAY BE TRANSFERRED is deleted and replaced with the following:

- (2) **Forty dollars (\$40.00) made payable to the Administrator**

GEORGIA

The section captioned EXCLUSIONS - WHAT THIS VEHICLE SERVICE CONTRACT DOES NOT COVER is amended as follows:

- (2) **is added as follows: No exclusion shall apply to pre-existing conditions if such conditions were not known to You at Contract Purchase Date.**

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

- (h) **This is not a contract of insurance.**

Bullet point (b) of the section captioned DISPUTE RESOLUTION is amended as follows:

Any arbitration shall be nonbinding. YOU AND WE AGREE THAT ANY DISPUTE, SHALL TAKE PLACE ONLY ON AN INDIVIDUAL BASIS. YOU AND WE AGREE TO WAIVE THE RIGHT TO: (1) A TRIAL BY JURY; (2) PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING, EITHER AS A CLASS REPRESENTATIVE, CLASS MEMBER OR CLASS OPPONENT; OR (3) JOIN OR CONSOLIDATE YOUR CLAIM(S) WITH CLAIMS OF ANY OTHER PERSON. THIS PARAGRAPH DOES NOT APPLY TO ANY LAWSUIT FILED AGAINST US IN COURT BY A STATE OR FEDERAL GOVERNMENT AGENCY EVEN WHEN SUCH AGENCY IS SEEKING RELIEF ON BEHALF OF A CLASS THAT INCLUDES YOU. TO THE EXTENT EITHER PARTY IS PERMITTED BY LAW TO PROCEED WITH A CLASS ACTION OR REPRESENTATIVE ACTION AGAINST THE OTHER, THE PARTIES AGREE THAT: (I) THE PREVAILING PARTY SHALL NOT BE ENTITLED TO RECOVER ATTORNEYS' FEES OR COSTS ASSOCIATED WITH PURSUING THE CLASS OR REPRESENTATIVE ACTION (NOT WITHSTANDING ANY OTHER PROVISION IN THIS AGREEMENT); AND (II) THE PARTY WHO INITIATES OR PARTICIPATES AS A MEMBER OF THE CLASS WILL NOT SUBMIT A CLAIM OR OTHERWISE PARTICIPATE IN ANY RECOVERY SECURED THROUGH THE CLASS OR REPRESENTATIVE ACTION.

The section captioned CANCELLATION REFUNDS is deleted in its entirety and replaced with the following:

If You or the Lienholder request a cancellation:

- (a) **Within the first thirty (30) days after the Contract Purchase Date**, then You shall receive a refund or credit to Your account of the full Contract Purchase Price, less any claims paid. A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after the return of this Contract.
- (b) **After the first thirty (30) days from the Contract Purchase Date**, then You shall receive a pro-rata Refund, calculated as the lesser of: (a) the ratio of the term remaining to the original term covered, or (b) the ratio of the miles remaining to the original miles covered, multiplied by the Contract Purchase Price, less claims paid. The Contract Term for cancellation purposes will be based on the date You purchased the Contract and the date the Contract would expire, and the mileage on the date You purchased the Contract and the mileage at which the Contract would expire. A cancellation fee of the lesser of fifty dollars (\$50.00) or ten percent (10%) of the unearned pro rata Contract Purchase Price shall be deducted from the partial refund.
- (c) **Requesting a refund.** You, or the Lienholder, may cancel this Contract by submitting a written request of cancellation to Administrator. The completed written request must be signed by You and returned to Administrator. The cancellation documents may be mailed to P.O. Box 29087, Phoenix, AZ 85038-9087 or e-mailed to cancellations@silverrockinc.com. All requests must be received by Administrator within thirty (30) days of requested cancellation effective date. Notification to cancel shall start only upon Administrator's receipt of Your complete cancellation documentation. Administrator is the party responsible for honoring cancellation requests. If You cancel this Contract and do not receive a refund, please notify BlueShore Insurance Company.

The Lienholder may only cancel the Contract for nonpayment due to repossession, theft, or total loss of the Covered Vehicle.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is deleted in its entirety and replaced with the following:

We reserve the right to cancel this Contract and will not pay for a Mechanical Breakdown under the following circumstances:

- (a) **Fraud.** You commit any acts of fraud as regards this Contract, in any way.
- (b) **Failure to Pay Consideration.** Your failure to pay all of the consideration and amounts due under this Contract, for any reason.
- (c) **Material Misrepresentations.** Your material misrepresentations as regards this Contract, of any type, including, but not limited to, whether the Covered Vehicle is used for business, deliveries, construction, or commercial hauling; the Covered Vehicle is used as a postal vehicle, taxi, police, or other emergency vehicle; You rent or lease the Covered Vehicle to someone else; the Covered Vehicle is equipped to or used to plow snow; You are using or have used or modified the Covered Vehicle in a manner which is not recommended by the Covered Vehicle's manufacturer; or whether the odometer, for any reason does not record the actual mileage of the Covered Vehicle after the Purchase Date.

HAWAII

Bullet point (a) of the section captioned CANCELLATION REFUNDS is amended to add the following:

A ten percent (10%) per month penalty will be added to a refund that is not paid or credited within forty-five (45) days after the return of the Contract. The right to void this Contract is not transferrable and shall apply only to the original Contract Holder(s) upon the term and conditions in this Contract and consistent with Hawaii law.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended as follows:

Upon cancellation by Us, We shall, at least five (5) days prior to cancellation, mail to You at Your last known address, a written prior notice of cancellation that states the effective date of and reason for the cancellation; provided that prior notice shall not be required if cancellation is for: (1) Nonpayment; (2) A material misrepresentation by You to Us; or (3) A substantial breach of Your duties under Contract, relating to a covered product or its use.



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IDAHO

The section captioned CANCELLATION REFUNDS is amended as follows:

No claims will be deducted from any refund amount.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended as follows:

No claims will be deducted from any refund amount.

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

- (h) **Coverage afforded under this motor vehicle service contract is not guaranteed by the Idaho Insurance Guaranty Association.**

ILLINOIS

The section captioned CANCELLATION REFUNDS is deleted in its entirety and replaced with the following:

- (a) You are allowed to cancel this Contract. If You elect cancellation, then We may charge a cancellation fee. This Contract may be cancelled within thirty (30) days after its purchase if no service has been provided, and a full refund of the Contract Purchase Price will be paid to You, or the Lienholder, as applicable.
- (b) This Contract may be cancelled at any other time, and you will be paid a pro rata refund of the Contract Purchase Price for the unexpired term of the Contract based on the number of elapsed months or miles, less the cancellation fee and the value of any serviced received. The cancellation fee is the lesser of fifty dollars (\$50.00) or ten percent (10%) of the Contract Purchase Price.
- (c) In order to cancel this Contract, You must submit a written request of cancellation to Administrator. The completed written request must be signed by You and returned to Administrator with a copy of this Contract. The cancellation documents may be mailed to P.O. Box 29087, Phoenix, AZ 85038-9087 or e-mailed to cancellations@silverrockinc.com. All requests must be received by Administrator within thirty (30) days of requested cancellation effective date. Notification to cancel shall start only upon Administrator's receipt of Your complete cancellation documentation. Administrator is the party responsible for honoring cancellation requests. If You cancel this Contract and do not receive a refund, please notify BlueShore Insurance.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to provide as follows:

The pro rata refund of the Contract Purchase Price for the unexpired term of the Contract will be based on the number of elapsed months or miles, less the cancellation fee, which will be paid to You. The cancellation fee is the lesser of fifty dollars (\$50.00) or ten percent (10%) of the Contract Purchase Price.

INDIANA

Bullet point (e) of the section captioned EXCLUSIONS - WHAT THIS VEHICLE SERVICE CONTRACT DOES NOT COVER is deleted and replaced with the following:

- (e) A Breakdown which occurred prior to Your purchase of the Covered Vehicle that was known by You at time of purchase.

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

- (i) **This service contract is not insurance and is not subject to Indiana insurance law.**

Bullet point (b) of the section captioned DISPUTE RESOLUTION is amended to add the following:

Arbitration shall only be required upon mutual agreement by Us and You and shall take place in Your county of residence or other mutually agreed upon location. The arbitrator shall be mutually agreed upon by Us and You. For information regarding arbitration and the rules applicable thereto You may contact the American Arbitration Association at 800-778-7879.

Any dispute that arises with respect to this Contract shall be resolved in accordance with the laws of the State of Indiana.

The section captioned INSURANCE IN OTHER STATES is amended to add the following:

- (a) In return for Your payment for this Contract and subject to its terms, You will be provided with the protection described herein. Our obligation to perform under this Contract is insured by BlueShore Insurance Company, 1720 W. Rio Salado Pkwy, Tempe, Arizona 85281 (877) 864-2873. If We fail to perform or make payment due under Contract within sixty (60) days after You request the performance or payment, You may request the performance or payment directly from BlueShore Insurance Company, including any applicable requirement under the service contract that the provider refund any part of the cost of the service contract upon cancellation of the service contract.

IOWA

Under bullet point (a) of the section captioned OUR OBLIGATIONS, if in order to fulfill Our obligations under this Contract We require the use of used parts in the repair of the Covered Vehicle We will obtain Your prior written authorization unless any rebuilt parts comply with all of the following criteria as applicable:

- (1) The parts have been dismantled and reconstructed as necessary.
- (2) All of the internal and external parts have been cleaned and made free from rust and corrosion.
- (3) All impaired, defective, or substantially worn parts have been restored to a sound condition or replaced with new, rebuilt, or unimpaired used parts.
- (4) All rewinding or machining or other necessary operations have been performed.
- (5) The rebuilt parts have been put in working condition, using, as minimum standards, the manufacturer's performance specifications in existence when the parts were originally manufactured if those specifications are publicly available.

The section captioned CANCELLATION REFUNDS is amended as follows:

The administrative fee that We will charge and retain under bullet point (b) of the section captioned CANCELLATION REFUNDS will not exceed the lesser of fifty dollars (\$50.00) or ten percent (10%) of the Contract Purchase Price. If you cancel pursuant to bullet point (a) and your refund is not paid or credited within thirty (30) days of the return of the Contract, a ten percent (10%) penalty shall be added each month to the amount of the refund not paid.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to add the following:

If We cancel this Contract, We will mail a written notice to You stating the effective date and reason for cancellation at least fifteen (15) days before the date of termination. Prior notice is not required if the reason for cancellation is nonpayment, a material misrepresentation by You to Us or Our Administrator, or a substantial breach of duties by You relating to the Covered Vehicle or its use.

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

- (h) You may address questions regarding this Contract to the Iowa Insurance Commissioner at the following address: Iowa Insurance Division, 1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315.

The section captioned INSURANCE IN CERTAIN STATES is amended to add the following:

A claim against BlueShore Insurance Company shall also include a claim for return of any refund due.



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KANSAS

Bullet point (d) of the section captioned FOR EMERGENCY ROADSIDE ASSISTANCE - CALL TOLL FREE (888) 300-8607 is deleted in its entirety.

KENTUCKY

None

LOUISIANA

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

- (h) This motor vehicle service contract is not insurance and is not regulated by the Department of Insurance. Any concerns or complaints regarding this motor vehicle service contract may be directed to the attorney general.

Bullet point (a) of the section captioned CANCELLATION REFUNDS is amended to add the following:

A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after return of this Contract to Us.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended as follows:

If We cancel, We will mail a written notice to You, the Contract Holder, at the last known address contained in Our records for You at least fifteen (15) days prior to cancellation by Us, the Provider. Prior notice is not required if the reason for cancellation is nonpayment, a material misrepresentation by You to Us, or a substantial breach of duties by You relating to the covered product or its use. The written notice shall state the effective date of the cancellation and the reason for the cancellation.

The section captioned INSURANCE IN CERTAIN STATES is amended to add the following:

OUR OBLIGATIONS ARE GUARANTEED UNDER A SERVICE CONTRACT REIMBURSEMENT INSURANCE POLICY. In return for Your payment for this Contract and subject to its terms, You will be provided with the protection described herein. Our obligations to perform under this Service Contract are insured by BlueShore Insurance Company 1720 W. Rio Salado Pkwy, Tempe, Arizona 85281, (877) 864-2873. In the event that We fail to pay any covered claim within sixty (60) days after proof of loss has been filed, You may make a direct claim to the insurer at the address shown above.

MAINE

The section captioned CANCELLATION REFUNDS is amended to add the following:

- (c) Any cancellation fee imposed will be equal to ten percent (10%) of the Contract Purchase Price or fifty dollars (\$50.00), whichever is less. Any refund owed will include any sales tax required pursuant to state law. A monthly penalty equal to ten percent (10%) of the Contract Purchase Price outstanding must be added to a refund that is not paid or credited within forty-five (45) days after Your cancellation pursuant to bullet point (a).

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to add the following:

We shall mail any notice of cancellation to You at Your last known address at least fifteen (15) days prior to cancellation by Us. The notice shall state the effective date of cancellation and reason.

MARYLAND

Bullet point (d) under the section captioned YOUR OBLIGATIONS is deleted and replaced by the following:

- (d) The repair of a malfunction or defect covered under this Contract shall include the cost of tear down and diagnosing the malfunction or defect.

Bullet point (a) under CANCELLATION REFUNDS is amended as follows:

We will provide Your refund within forty-five (45) days from the date of Our receipt of Your cancellation notice. A ten percent (10%) penalty per month, based on the value of Contract Purchase Price, shall be added to a refund that is not paid or credited within forty-five (45) days of Our receipt of Your cancellation notice.

The section captioned INSURANCE IN CERTAIN STATES is amended to add the following:

In return for this Contract and subject to its terms, You will be provided the protection described herein. The contractor's obligation to perform under this agreement is insured by BlueShore Insurance Company, 1720 W. Rio Salado Pkwy, Tempe, Arizona 85281 (877) 864-2873. You may file a claim with the insurance company upon failure of the obligor to pay any claim or make any refund or consideration due within 60 days after the proof is filed with the obligor.

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

- (h) This Contract is extended automatically when We fail to perform the services under the service contract. The service contract does not terminate until the services are provided in accordance with the terms of this Contract.

The section captioned DISPUTE RESOLUTION is amended to add the following:

- (c) *Governing Law.* Any dispute that arises with respect to this Contract shall be resolved in accordance with the laws of the State of Maryland. If the guarantor or Provider breaches any duties under this section, the person guaranteed may file an action in any court of competent jurisdiction.

MASSACHUSETTS

The section captioned DEFINITIONS is amended as follows:

- (a) "We", "Us", "Our" means the Selling Dealership shown in the declarations. This Contract is between Us and the Customer named herein.
(k) "Administrator" means "SilverRock Automotive, Inc".

MICHIGAN

None

MINNESOTA

Bullet point (a) of the section captioned CANCELLATION REFUNDS is amended as follows:

A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within forty-five (45) days after the return of the Contract.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to add the following:

We shall mail any notice of cancellation to You at Your last known address at least fifteen (15) days prior to cancellation by Us. The notice shall state the effective date of cancellation and reason. Five (5) days' notice is required if the reason for cancellation is nonpayment, a material misrepresentation by You to Us, or a substantial breach of Your duties relating to the Covered Vehicle or its use.

The section captioned EXCLUSIONS-WHAT THIS SERVICE CONTRACT DOES NOT COVER is amended to add the following:

- (z) **This Contract excludes and does not provide coverage for consequential damages or preexisting conditions.**

The section captioned DISPUTE RESOLUTION is amended to add the following:

- (c) This Contract is deemed to have been made in Minnesota for purposes of Arbitration.



CarvanaCare

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MISSISSIPPI

The section captioned OTHER IMPORTANT PROVISIONS is amended to add the following:

- (i) This is not an insurance policy.

Bullet point (a) of the section captioned CANCELLATION REFUNDS is amended as follows:

A ten percent (10%) penalty per month shall be added to a refund that is not paid or credited within 45 days after return.

The last sentence of bullet point (b) of the section captioned CANCELLATION REFUNDS is deleted in its entirety and replaced with the following:

A cancellation fee that is the lesser of fifty dollars (\$50.00) or ten percent (10%) of the Contract Purchase Price will be deducted from the partial refund.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is deleted in its entirety and replaced with the following:

We reserve the right to cancel this Contract and will not pay for a Mechanical Breakdown under the following circumstances:

- (a) A substantial breach of Your duties related to the Covered Vehicle or its use.
- (b) *Misrepresentation or Fraud*. We may, at any time, cancel this Contract for any material misrepresentation or fraud by You.
- (c) *Non-Payment*. You fail to pay all of the consideration and amounts due under this Contract, for any reason.

If We cancel this Contract for any reason listed herein, You shall be entitled to a pro rata refund, calculated in the same manner as is described in subsection (b) of the Section titled CANCELLATION REFUNDS.

Bullet point (b) of the section captioned DISPUTE RESOLUTION is deleted in its entirety.

MISSOURI

The section captioned CANCELLATION REFUNDS is deleted in its entirety and replaced with the following:

- (a) You may return this Contract to Us within the first thirty (30) days of the Contract Purchase Date. If no claim has been made under the Contract, and the Contract is returned, the Contract is void and We shall refund to You the full Contract Purchase Price. A ten percent (10%) penalty of the amount outstanding per month shall be added to a refund that is not paid within forty-five (45) days of return of the Contract to Us. If a claim has been made under the Contract during the first thirty (30) days and the Contract is returned, We shall refund to You the full Contract Purchase Price less any claims that have been paid. The first thirty (30) days' time period shall apply only to the original Contract purchaser.
- (b) Subsequent to the first thirty (30) day time period, You may cancel the Contract at any time and We shall refund to You one hundred percent (100%) of the unearned pro rata Contract Purchase Price, less claims paid. A reasonable administrative fee of fifty dollars (\$50.00) shall be charged by Us and deducted from Your refund. We shall mail a written notice to You within forty-five (45) days of the date of termination.
- (c) You may cancel this Contract by providing a signed and dated written request to Us.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to provide as follows:

In the event the Contract is cancelled by Us, We will refund a prorated amount calculated as the lesser of: (a) the ratio of the term remaining to the original term covered, or (b) the ratio of the miles remaining to the original miles covered, multiplied by the Contract Purchase Price, less claims paid. The Contract Term for cancellation purposes will be based on the date You purchased the Contract and the date the Contract would expire, and the mileage on the date You purchased the Contract and the mileage at which the Contract would expire. A fifty dollar (\$50.00) cancellation fee shall be deducted from the partial pro-rata refund. The Provider is the party responsible for honoring cancellation requests.

The section captioned OTHER IMPORTANT PROVISIONS is amended to add the following:

- (i) **This Contract is not an insurance contract.**

The section captioned INSURANCE IN CERTAIN STATES is amended to add the following:

A claim against a BlueShore Insurance Company shall also include a claim for return of any refund due.

MONTANA

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to add the following:

If We cancel, We will mail written notice stating the effective date and reason for cancellation to You at the last known address found in Our files at least five (5) days prior to cancellation. Prior notice is not required if We cancel for nonpayment, a material misrepresentation by You to Us, or Your substantial breach of duties related to the Covered Vehicle or its use.

NEBRASKA

The section captioned DISPUTE RESOLUTION is amended to add the following:

- (c) Arbitration shall only be required upon mutual agreement by Us and You.

NEVADA

The section captioned LIENHOLDER on the first page of this Contract is deleted in its entirety and replaced by:

If the Contract is cancelled, including if the reason for cancellation is repossession, You authorize the Lienholder to receive any refund amounts not to exceed the outstanding balance owed to the Lienholder by You.

The section beginning with "The Term of this Contract" on the first page is deleted in its entirety and replaced by:

The Term of this Contract begins on the date of the purchase of this Contract ("the Contract Purchase Date") and at the Current Odometer mileage stated above. This coverage ends with any of the following, whichever occurs first: (1) When the mileage of the Covered Vehicle, as measured from the Current Odometer mileage as shown above, reaches the mileage limit for the plan selected, or (2) when the time limit for the term selected expires as measured from the Vehicle Purchase Date, (3) when the aggregate total of benefits paid or payable under this Contract exceeds the limit of Our liability of this Contract, or (4) when this Contract is cancelled by You or Us. The term of this Contract may be inclusive of the manufacturer's warranty period.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is deleted in its entirety and replaced with the following:

We reserve the right to cancel this Contract and will not pay for a Covered Loss under the following circumstances:

- (a) If You have had seventy (70) days of continuous coverage under this Contract, We may not cancel this Contract before the expiration of the term of this Contract or one (1) year after the effective date, whichever occurs first, except on any of the following grounds: (a) Failure by You to pay an amount when due; (b) Conviction of the holder of a crime which results in an increase in the service required under this Contract; (c) Discovery of fraud or material misrepresentation by the holder in obtaining this Contract, or in presenting a claim (d) Discovery of: (i) An act or omission by You which occurred after the effective date of this Contract and which substantially and materially increases the service required under this Contract; or (ii) A violation by You of any condition of this Contract which occurred after the effective date of this Contract and which substantially and materially increases the service required under this Contract; or (e) A material change in nature or extent of the required service or repair to be substantially and materially increased beyond that contemplated at the time that the Contract was sold.
- (b) If We cancel this Contract, such cancellation will become effective fifteen (15) days after the notice of cancellation is mailed to You or at such later date as expressly indicated in the notice. No cancellation fee will be charged if We cancel this Contract.

If We cancel this Contract for any reason listed herein, You shall be entitled to a pro rata refund, calculated in the same manner as is described in subsection (b) of the Section titled CANCELLATION REFUNDS.



CarvanaCare

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Bullet point (a) of the section captioned CANCELLATION REFUNDS is amended as follows:

A refund will be made within forty-five (45) days after You return this Contract to Us. If We fail to refund Your payment within that time, We will pay You a penalty of ten percent (10%) of the Contract Purchase Price for each thirty (30)-day period or portion thereof that the refund and any accrued penalties remain unpaid.

Bullet point (b) of the section captioned CANCELLATION REFUNDS is amended as follows:

This cancellation fee of twenty-five dollars (\$25.00) is for staff time processing, telephone, postage, mailing, and supplies, as applicable. No cancellation fee will be charged if We cancel. No claims will be deducted from any refund amounts owed.

Bullet point (c) of the section captioned CANCELLATION REFUNDS is amended to delete the words "or Your Lienholder."

Bullet point (b) (2) of the section captioned HOW THIS CONTRACT MAY BE TRANSFERRED is deleted in its entirety and replaced by the following:

(2) Twenty-five dollars (\$25.00) transfer fee made payable to the Administrator. This transfer fee is for staff time processing, telephone, postage, mailing, and supplies. In the event the Covered Vehicle is a total loss or repossessed, Your rights and obligations under this Contract immediately transfer to the Lienholder, if any. You must provide new owner with copies of all receipts as listed under "YOUR OBLIGATIONS".

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

(h) This Contract is non-renewable.

(i) If You are not satisfied with the manner in which We handle a claim on the Contract, You may contact the Commissioner by use of the toll-free number of the Division, (888) 872-3234.

The section captioned INSURANCE IN CERTAIN STATES is amended to add the following:

THIS SERVICE CONTRACT IS NOT INSURANCE.

NEW HAMPSHIRE

The section captioned CANCELLATION REFUNDS is amended as follows:

The cancellation fee shall be ten percent (10%) of the Contract Purchase Price or fifty dollars (\$50.00), whichever is less, and claims will not be deducted from any refunds.

The section captioned OUR RIGHT TO CANCEL is amended as follows:

Claims will not be deducted from any refunds.

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

(h) In the event You do not receive satisfaction under this Contract, You may contact the New Hampshire insurance department at (800) 852-3416 or in writing to 21 South Fruit Street, Suite 14, Concord, NH 03301.

The section captioned DISPUTE RESOLUTION is amended to add the following:

(c) Any civil action or any alternative dispute resolution procedure brought in connection with this Contract shall be brought in New Hampshire. In the event You do not receive satisfaction under this Contract, You may contact the New Hampshire Insurance Department, 211 South Fruit Street, Suite 14, Concord, NH 03301 800-852-3416. Arbitration shall be subject to RSA 542.

NEW JERSEY

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to add the following:

If We cancel this Contract, We will mail a written notice to You at Your last known address, at least five (5) days prior to the effective date of the cancellation, containing the reason for the cancellation and the effective date of the cancellation. A written notice will not be required if the reason for cancellation is nonpayment, a material misrepresentation or omission, or a substantial breach of contractual obligations concerning the Covered Vehicle or its use.

Bullet point (a) of the section captioned CANCELLATION REFUNDS is amended to add the following:

If you return this Contract within the first thirty (30) days after the Contract Purchase Date and have not filed a claim, then You shall receive a full refund of the Contract Purchase Price within forty-five (45) days of cancellation. We will also pay a ten percent (10%) per month penalty, based upon the Contract Purchase Price, if the refund or credit is not completed within forty-five (45) days of cancellation of this Contract.

The section captioned CANCELLATION REFUNDS is amended to the following:

The right to cancel this Contract is transferable to a subsequent holder of this Contract.

The section captioned EXCLUSIONS-WHAT THIS SERVICE CONTRACT DOES NOT COVER is amended to add the following:

(z) **This Contract excludes and does not provide coverage for consequential damages or preexisting conditions.**

NEW MEXICO

The section captioned YOUR OBLIGATIONS is amended to add the following:

(e) The maintenance and servicing recommended by the Covered Vehicle's manufacturer may be found in the Covered Vehicle's owner's manual.

Bullet point (a) of the section captioned CANCELLATION REFUNDS is amended to add the following:

A ten percent (10%) penalty, based upon the Contract Purchase Price, per thirty (30) day period or portion thereof shall be added to a refund that is not paid or credited within sixty (60) days from the date of Administrator's receipt of Your cancellation documents.

Bullet point (b) of the section captioned CANCELLATION REFUNDS is amended as follows:

The cancellation fee shall not exceed the lesser of fifty dollars (\$50.00) or ten percent (10%) of the Contract Purchase Price. If We cancel, We will not charge an administrative fee.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended as follows:

If We cancel the Contract, We shall mail a written notice of cancellation stating the effective date and reason for cancellation to You at the last known address before the fifteenth (15th) day preceding the effective date of cancellation.

If this Contract has been in effect for at least seventy (70) days, it may not be cancelled by Us before the expiration of the agreed term or one (1) year after the effective date, whichever occurs first, unless (1) You fail to pay for the Contract; (2) You are convicted of a crime that results in an increase in the service required under the Contract; (3) there is fraud or material misrepresentation by You in obtaining the Contract or in presenting a claim for service; or (4) there is an act or omission by You or a violation by You of any condition that We discover occurring after the effective date of the Contract that substantially and materially increases the service required under the Contract.

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

(h) If you have any concerns regarding the handling of your claim, you may contact the Office of Superintendent of Insurance at 855-427-5674.



CarvanaCare

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NEW YORK

Bullet point (a) of the section captioned CANCELLATION REFUNDS is amended to add the following:

A ten percent (10%) penalty per month shall be added to a refund that is not made within thirty (30) days of return of the Contract to Us.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended as follows:

If We cancel the Contract, We shall mail a written notice of cancellation stating the effective date and reason for cancellation to You at the last known address before the fifteenth (15th) day preceding the effective date of cancellation. Written notice is not required if the reason for cancellation is nonpayment, a material misrepresentation, or a substantial breach of duties by You relating to the Covered Vehicle or its use.

The section captioned YOUR OBLIGATIONS is amended as follows:

(e) If You are entitled to an extension of the Contract Term for any portion of the period of time when the Covered Vehicle is in a repair facility, You are required to:

- 1) maintain records and receipts evidencing the time that the Covered Vehicle was in the repair facility; and
- 2) notify the Administrator of the additional time You believe that you are entitled to.

Notwithstanding anything to the contrary contained herein, the Contract Term shall be extended by any time during which covered repair services are not available to You due to a war, invasion, strike, fire, flood, or other natural disaster.

The section captioned INSURANCE IN CERTAIN STATES is amended to add the following:

A claim against a BlueShore Insurance Company shall also include a claim for return of any refund due.

NORTH CAROLINA

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

(h) Purchase of this Contract is not required either to purchase or to obtain financing for a motor vehicle.

Bullet point (b) under CANCELLATION REFUNDS is amended as follows:

A cancellation fee of the lesser of ten percent (10%) of the pro rata refund or fifty dollars (\$50.00) shall be deducted from the pro rata refund.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to delete bullet point (e).

The following sentence is deleted from the section captioned HOW THIS CONTRACT MAY BE TRANSFERRED:

"This provision is only available if You are the first Contract Holder."

The section captioned INSURANCE IN CERTAIN STATES is amended to add the following:

A claim against a BlueShore Insurance Company shall also include a claim for return of any refund due.

NORTH DAKOTA

None

OHIO

None

OKLAHOMA

The last sentence of bullet point (b) of the section captioned CANCELLATION REFUNDS is deleted and replaced with the following:

A cancellation fee of ten percent (10%) of the partial refund or fifty dollars (\$50.00), whichever is less, shall be deducted from the partial refund.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to include the following:

If We cancel this Contract for any reason listed herein, You shall be entitled to a refund of one hundred percent (100%) of the unearned pro rata purchase price of this Contract, less the amount of any claims paid, less a cancellation fee of ten percent (10%) of the partial refund or fifty dollars (\$50.00), whichever is less.

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

- (h) This is not an insurance contract. Coverage afforded under this Contract is not guaranteed by the Oklahoma Insurance Guaranty Association.
- (i) Our Oklahoma Identification Number is 508646571.

OREGON

Bullet point (b) of the section captioned DISPUTE RESOLUTION is amended to add the following:

Arbitration shall only be required upon mutual agreement by Us and You to submit any controversy or claim arising out of or relating to this Contract, or a breach hereof, to binding arbitration in Oregon.

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

- (h) If You have any questions regarding this Contract, or a complaint against the obligor, You may contact the Department of Consumer and Business Services, Division of Financial Regulation, Consumer Advocacy Section, P.O. Box 14480, Salem, OR 97309, (503) 947-7984 or (888) 877-4894 or www.dfr.oregon.gov. The street address is 350 Winter Street NE, 4th Floor, Salem, OR 97301.

The section captioned **INSURANCE IN CERTAIN STATES** is amended to add the following:

The Insurance Company shall not terminate its reimbursement insurance policy until a notice of termination has been mailed or delivered to the Director of the Department of Consumer and Business Services at least thirty (30) days prior to the date of any termination.

PENNSYLVANIA

None

RHODE ISLAND

None

SOUTH CAROLINA

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to add the following:

If We cancel this Contract, We will mail a written notice to You at Your last known address contained in Our records at least fifteen (15) days prior to cancellation by Us. The notice will state the effective date and reason for cancellation. Prior notice is not required if the reason for cancellation is nonpayment of the provider fee, a material misrepresentation by You to Us, or a substantial breach of duties by You relating to the Covered Vehicle or its use.

Bullet point (a) of the section captioned CANCELLATION REFUNDS is amended to add the following:

A ten percent (10%) penalty per month will be added to a refund that is not paid or credited within forty-five (45) days after the return of this Contract to Us.

The section captioned INSURANCE IN CERTAIN STATES is amended to add the following:

A claim against a BlueShore Insurance Company shall also include a claim for return of any refund due.

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

- (h) In the event of a dispute with Us, You may contact the South Carolina Department of Insurance, at Capitol Center, 1201 Main Street, Ste. 1000, Columbia, South Carolina 29201 or by phone at (800) 768-3467.



CarvanaCare

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CVSC66728652

SOUTH DAKOTA

None

TENNESSEE

None

TEXAS

Bullet point (a) of the section captioned DEFINITIONS is amended to include the following:

Texas license numbers SCP(a) - 251 and SCP - 693.

The section captioned CANCELLATION REFUNDS is deleted in its entirety and replaced with the following:

You may request a cancellation at any time. If You request a cancellation:

- (a) **Within the first thirty (30) days after the Contract Purchase Date**, then You shall receive a refund or credit to Your account of the full Contract Purchase Price, less claims paid.
- (b) **After the first thirty (30) days from the Contract Purchase Date**, then You shall receive a Pro-Rata Refund, calculated as the lesser of: (a) the ratio of the term remaining to the original term covered, or (b) the ratio of the miles remaining to the original miles covered, multiplied by the Contract Purchase Price, less claims paid. The Contract Term for cancellation purposes will be based on the date You purchased the Contract and the date the Contract would expire, and the mileage on the date You purchased the Contract and the mileage at which the Contract would expire. A fifty dollars (\$50.00) cancellation fee shall be deducted from the Partial Refund.
- (c) **Requesting a refund.** You, or Your Lienholder, may cancel this Contract by submitting a written request of cancellation to Administrator. The completed written request must be signed by You and returned to Administrator with a copy of this Contract. The cancellation documents may be mailed to P.O. Box 29087, Phoenix, AZ 85038-9087 or e-mailed to cancellations@silverrockinc.com. All requests must be received by Administrator within thirty (30) days of requested cancellation effective date. Notification to cancel shall start only upon Administrator's receipt of Your complete cancellation documentation. Administrator is the party responsible for honoring cancellation requests. If You cancel this Contract and do not receive a refund, please notify BlueShore Insurance. If We do not pay Your refund or credit Your account before the forty-sixth (46th) day after the date notice of cancellation is received by Us, then We shall pay to You a penalty equal to ten percent (10%) of the amount outstanding for each month that an amount remains outstanding; further, this penalty is in addition to the above-described full or prorated Contract Purchase Price refund. By entering into this Contract You agree that: (i) You grant Us permission to contact the Selling Dealership regarding cancellation of this Contract; (ii) Selling Dealership is permitted to contact You regarding cancellation of this Contract; (iii) You further grant Us the authority to take any other action which may be necessary or legally required to accomplish the purposes of the foregoing with regard to Your requested cancellation of this Contract.

Note: The right to cancel this Contract is transferable to a subsequent holder of this Contract; however, such right is limited to receiving a partial refund.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is deleted in its entirety and replaced with the following:

We may cancel this Contract by mailing to You a written notice of cancellation to Your last known address according to Our records, provided such notice of cancellation shall (i) be mailed before the fifth (5th) day preceding the effective date of the cancellation, (ii) state the effective date of the cancellation, and (iii) state the reason for the cancellation. Notwithstanding the foregoing, We shall not provide prior notice of cancellation if this Contract is cancelled because of: (1) Your nonpayment of the consideration for this Contract; (2) Your fraud or a material misrepresentation to Us; or (3) Your substantial breach of a duty relating to any Covered Vehicle or its use. Upon such cancellation by Us, You will be entitled to a prorated refund of the Contract Purchase Price reflecting a refund calculation based upon the lesser of: (1) the ratio of the term remaining to the original term covered, or (2) the ratio of the miles remaining to the original miles covered, either of which will be decreased by the amount of any claims We paid under this Contract; also, no cancellation fee will be charged.

The section captioned INSURANCE IN CERTAIN STATES is amended to add the following:

You may file a claim and apply for reimbursement directly to BlueShore Insurance Company either: (a) in the event that a covered service is not provided by Us before the sixty-first (61st) day after proof of loss was duly submitted to Us, or (b) in the event that a refund or credit was not paid before the forty-sixth (46th) day after the date on which the Contract was cancelled as described herein. This Contract is regulated in Texas by the Texas Department of Licensing and Regulation ("Texas Department"). Texas residents may contact the Texas Department with questions or complaints at: P.O. Box 12157, Austin, TX 78711, (800) 803-9202, (512) 463-6599.

UTAH

The section captioned WHAT TO DO IF YOU HAVE A MECHANICAL BREAKDOWN is amended to add the following:

If claim documentation is received outside of the ninety (90) day timeframe, the contract holder must provide proof that it was not reasonably possible to give the notice or file the proof of loss within the timeframe and that notice was given or proof of loss was filed as soon as reasonably possible.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is deleted and replaced by the following:

- (a) **Less than sixty (60) days after the Effective Date**, We may cancel this Contract at any time for any reason if this Contract has not been previously renewed and if this Contract has been in effect for less than sixty (60) days when the written notice of cancellation is mailed or delivered.
- (b) **Sixty (60) days or more after the Effective Date**, We may cancel this Contract for the following reasons: (a) material misrepresentation; (b) substantial change in the risk, unless We should reasonably have foreseen the change or contemplated the risk when entering into this Contract; or (c) substantial breaches of contractual duties. Cancellation for these reasons, except cancellation for nonpayment, is effective no sooner than thirty (30) days after the delivery or first-class mailing of a written notice to You. Cancellation for nonpayment is effective no sooner than ten (10) days after delivery or first class mailing of a written notice to You. If We cancel this Contract within thirty (30) days of the Effective Date, You will NOT be charged an administrative fee, and You will be entitled to a refund of the paid Contract Purchase Price less any claims paid. If We cancel this Contract after the thirtieth (30th) day from the Effective Date, You will be entitled to a pro rata refund of the paid Contract Purchase Price for the unexpired term, less an administrative fee of twenty-five dollars (\$25.00) that We will charge and retain; and less any claims paid. The pro rata refund of the paid Contract Purchase Price for the unexpired term will be calculated using the lesser of: (a) of the ratio of the term remaining to the original term covered, or (b) of the ratio of the miles remaining to the original miles covered. The Contract Term for cancellation purposes will be based on the date You purchased the Contract and the date the Contract would expire, and the mileage on the date You purchased the Contract and the mileage at which the Contract would expire.

Bullet point (b) of the section captioned DISPUTE RESOLUTION is amended to include the following:

- (b) **ANY MATTER IN DISPUTE BETWEEN YOU AND THE COMPANY MAY BE SUBJECT TO ARBITRATION AS AN ALTERNATIVE TO COURT ACTION PURSUANT TO THE RULE OF (THE AMERICAN ARBITRATION ASSOCIATION), A COPY OF WHICH IS AVAILABLE ON REQUEST FROM US. ANY DECISION REACHED BY ARBITRATION SHALL BE BINDING UPON BOTH YOU AND US. THE ARBITRATION AWARD MAY INCLUDE ATTORNEY'S FEES IF ALLOWED BY STATE LAW AND MAY BE ENTERED AS A JUDGMENT IN ANY COURT OF PROPER JURISDICTION.**

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

- (h) Payment of this Contract may be paid with cash, debit, ACH, or financed with the vehicle purchase.



CarvanaCare

CONTRACT NUMBER

CVSC66728652

The section captioned INSURANCE IN CERTAIN STATES is amended to add the following:

In return for Your payment for this Contract and subject to its terms, Your will be provided with the protection described herein. Obligations of the provider under this Contract are guaranteed under a service contract reimbursement insurance policy issued by BlueShore Insurance Company, 1720 W. Rio Salado Pkwy, Tempe, Arizona 85281, (877) 864- 2873. Should the provider fail to pay or provide service on any claim within sixty (60) days after proof of loss has been filed, the Contract Holder is entitled to make a claim directly against BlueShore Insurance Company. This Contract is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. Coverage afforded under this Contract is not guaranteed by the Utah Property and Casualty Guaranty Association. Purchase of this product is optional and is not required in order to finance, lease, or purchase a motor vehicle.

VERMONT

Bullet point (b) of the section captioned DISPUTE RESOLUTION is amended to add the following:

The jurisdiction for any civil action or arbitration is Vermont.

VIRGINIA

The section captioned OTHER IMPORTANT PROVISIONS is amended to add the following:

- (i) If any promise made in the Contract has been denied or has not been honored within sixty (60) days after your request, You may contact the Virginia Department of Agriculture and Consumer Services, Office of Charitable and Regulatory Programs at www.vdacs.virginia.gov/food-extended-service-contract-providers.shtml to file a complaint.

WASHINGTON

This Contract is not available in this state.

WEST VIRGINIA

None

WISCONSIN

Bullet point (a) of the section captioned CANCELLATION REFUNDS is amended to include the following:

The right to void this Contract under this bullet point is not transferable and shall apply only to the original Contract Holder(s). If We do not pay or credit a refund within forty-five (45) days after the return the Contract to Us, We shall pay a ten percent (10%) per month penalty of the refund amount outstanding which We shall add to amount of the refund.

Bullet point (b) of the section captioned CANCELLATION REFUNDS is amended to add the following:

A cancellation fee of the lesser of fifty dollars (\$50.00) or ten percent (10%) of the Contract Purchase Price shall be deducted from the partial refund. In the event of a total loss of the Covered Vehicle that is not covered by a replacement of the property pursuant to the terms of this Contract, no cancellation fee shall be charged.

Note: The right to cancel this Contract is transferable to a subsequent holder of this Contract; however, such right is limited to receiving a partial refund.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is hereby deleted in its entirety and replaced with the following:

We reserve the right to cancel this Contract and will not pay for a Mechanical Breakdown under the following circumstances:

- (a) **Breach of Duties:** You, contract holder, substantially breach your duties under this contract relating to a covered product or its use.
- (b) **Misrepresentation or Fraud.** We may, at any time, cancel this Contract for any material misrepresentation or fraud by You.
- (c) **Non-Payment.** You fail to pay all of the consideration and amounts due under this Contract, for any reason.

If We cancel this Contract for any reason listed herein, You shall be entitled to a refund of one hundred percent (100%) of the unearned pro rata purchase price of this Contract, less the amount of any claims paid.

The Administrator shall mail a written notice to You at Your last-known address contained in the records of the Administrator at least five (5) days prior to cancellation by Us. The notice shall state the effective date of the cancellation and the reason for the cancellation. If a service contract is cancelled by Us for a reason other than nonpayment of the Contract Purchase Price, We shall refund You one-hundred percent (100%) of the unearned pro rata Contract Purchase Price, less any claims paid. We may charge a reasonable administrative fee for cancellation, which may not exceed the lessor of fifty dollars (\$50.00) or ten percent (10%) of the Contract Purchase Price.

The section captioned OTHER IMPORTANT CONTRACT PROVISIONS is amended to add the following:

- (h) **THIS CONTRACT IS SUBJECT TO LIMITED REGULATION BY THE OFFICE OF THE COMMISSIONER OF INSURANCE.**

The section captioned INSURANCE IN CERTAIN STATES is amended to add the following:

If We become insolvent or otherwise financially impaired, You may file a claim directly with the service contract reimbursement insurer for reimbursement, payment, or provision of the service.

The section captioned DISPUTE RESOLUTION is amended by the following:

Arbitration shall be nonbinding.

WYOMING

Bullet point (a) of the section captioned CANCELLATION REFUNDS is amended to add the following:

A ten percent (10%) per month penalty will be added to a refund that is not paid or credited within forty-five (45) days after the return of the Contract.

The section captioned OUR RIGHT TO CANCEL THIS CONTRACT is amended to add the following:

We shall mail any notice of cancellation to You at Your last known address at least ten (10) days prior to cancellation by Us. The notice shall state the effective date of cancellation and reason. Prior notice is not required if the reason for cancellation is nonpayment, a material misrepresentation by You to Us or a substantial breach of duties by You relating to the Covered Vehicle or its use.

The section captioned DISPUTE RESOLUTION is amended as follows:

Arbitration shall only be required upon mutual agreement by Us and You to submit any controversy or claim arising out of or relating to this Contract, or a breach hereof, to binding arbitration and shall take place in Your county of residence or other mutually agreed upon location in Wyoming.



Secure Odometer Disclosure

Void If Altered Or Erased

Vehicle Identification Number 1FTEX1CB7MKE32843	Year 2021	Make Ford	Body Style Truck
Buyer Name CLIFFORD DRIAUS BELLEAU JR		Sale Date 07/25/2026	Title Number

Federal and State law require that the seller states the mileage in connection with the transfer of ownership. Failure to complete the odometer statement, or providing a false statement, may result in fines and/or imprisonment.

Odometer Reading (no tenths) 29,281 ☒ miles ☐ kilometers	☐ Mileage in excess of odometer mechanical limits. ☐ NOT actual Mileage, WARNING - ODOMETER DISCREPANCY.
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I certify to the best of my knowledge that the odometer reading is the actual mileage unless one of the boxes above is checked.

Seller/Dealership Name (printed) Carvana, LLC			Dealer Number L00015079	
Street Address 600 S 94th AVE		City TOLLESON	State AZ	Zip 85353-2820
Agent Name Paul Breau		Agent Signature 		

I am aware of the above odometer certification made by the seller.

Buyer Name (printed) CLIFFORD DRIAUS BELLEAU JR	Signed by: Buyer Signature  1AB67077C3274EA...
--	---



Odometer Disclosure Statement (Retail)

Date of Statement: 07/25/2026

Federal law (and State law, if applicable) 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.

I, Carvana state that the odometer now reads 29,281 (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked:



(1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.

(2) I hereby certify that the odometer reading is NOT the actual mileage.
WARNING -- ODOMETER DISCREPANCY

YEAR: 2021 MAKE: FORD MODEL: F150 SUPER CAB

BODY TYPE: TRUCK VEHICLE ID NO.: 1FTEX1CB7MKE32843

TRANSFEROR'S NAME: CARVANA, LLC
(PRINTED NAME)

TRANSFEROR'S ADDRESS: 600 S 94TH AVE
(STREET)

TOLLESON AZ 85353-2820
(CITY) (STATE) (ZIP)

TRANSFEROR'S NAME X

(SIGNATURE) Paul Breaux

TRANSFEREE'S NAME: CLIFFORD DRIAUS BELLEAU JR
(PRINTED NAME)

TRANSFEREE'S ADDRESS: 8220 DIXIE HWY
(STREET)

FAIR HAVEN	MI	48023-2514
(CITY)	(STATE)	(ZIP)

TRANSFEREE'S NAME x

Signed by: 
(SIGNED BY) C1774RD DRIUS BELLEAU JR

Michigan Department of State

APPOINTMENT OF AGENT

For a Vehicle, Watercraft, or Mobile Home

NOTE: This form CANNOT be used for either of the following:

- To apply for an instant title, unless the Agent is a licensed vehicle dealer.
- To appoint an Agent who would be signing a title, or application for title, as both the buyer and seller of a vehicle, watercraft, or mobile home.

All Information must be completed in ink.

I appoint Carvana, LLC

(agent's name)

Agent's address: 600 S 94th AVETOLLESON AZ 85353-2820

Agent's Driver License

Number or ID Card Number: N/A

as my agent to sign my name to legal documents pertaining to the sale, purchase or titling of the unit described below which is required to be titled under Michigan law.

Year 2021	VIN 1FTEX1CB7MKE32843
Make Ford	License Plate Number (if any) N/A

Vehicle, Watercraft, or Mobile Home Owner Information

Owner's Name CLIFFORD DRIAUS BELLEAU JR		
Owner's Street Address 8220 Dixie Hwy		Owner's City Fair Haven
State MI	Zip Code 48023-2514	Daytime Phone Number 5865490583
Owner's Driver License or ID Card Number N/A		Today's Date 07/25/2026

A false statement in connection with a title transaction is a crime.**NOTE: Owner must provide a photocopy of their valid driver's license or state ID card with this form. Agent will present this completed form and required photocopy to the Secretary of State branch.**Owner's Signature:  Signed by:
1AB67077C3274EA

Authorities granted under Public Acts 300 of 1949, 451 of 1994, and 96 of 1987, as amended. TR-128 (11/22)

Certificate Of Completion

Envelope Id: BC9098DD-3696-84A3-838E-939801D86572

Status: Completed

Subject: Your Carvana Contracts

SellerShortName: CVNA

CustomerName: CLIFFORD BELLEAU

VIN: 1FTEX1CB7MKE32843

SaleID: 12683340

PurchaseID: 66728652

VehicleId: 4461260

CustomerId: b7603880-3977-4ea2-8de3-cde148bac82a

Vault With eOriginal: No

Source Envelope:

Document Pages: 43

Signatures: 10

Envelope Originator:

Certificate Pages: 3

Initials: 0

Carvana Contracts

AutoNav: Enabled

1930 W Rio Salado Pkwy.

EnvelopId Stamping: Enabled

Tempe, AZ 85281

Time Zone: (UTC-08:00) Pacific Time (US & Canada)

contracts-donotreply@carvana.com

IP Address: 20.64.235.242

Record Tracking

Status: Original

7/21/2026 2:28:19 PM

Holder: Carvana Contracts

contracts-donotreply@carvana.com

Location: DocuSign

Status: Authoritative Copy (11 of 11 documents)

7/21/2026 2:29:22 PM

Holder: Carvana Contracts

contracts-donotreply@carvana.com

Location: DocuSign

Signer Events

CLIFFORD BELLEAU

cliffbelleau123@yahoo.com

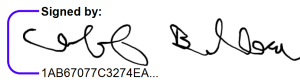
Security Level:

.Email

ID: 7cf53b95-ab95-4f23-bc98-eb0bd76df7ef

7/21/2026 2:28:25 PM

Signature

Signed by:

 1AB67077C3274EA...

Signature Adoption: Drawn on Device

Using IP Address:

2601:408:503:f5a0:39ff:13ae:6278:f914

Timestamp

Sent: 7/21/2026 2:28:23 PM

Viewed: 7/21/2026 2:28:35 PM

Signed: 7/21/2026 2:29:19 PM

Electronic Record and Signature Disclosure:

Accepted: 7/21/2026 2:28:35 PM

ID: 29eb9233-36d9-49f1-aa95-cb160cc18709

In Person Signer Events

Signature

Timestamp

Editor Delivery Events

Status

Timestamp

Agent Delivery Events

Status

Timestamp

Intermediary Delivery Events

Status

Timestamp

Certified Delivery Events

Status

Timestamp

Carbon Copy Events

Status

Timestamp

Witness Events

Signature

Timestamp

Notary Events

Signature

Timestamp

Envelope Summary Events

Status

Timestamps

Envelope Sent

Hashed/Encrypted

7/21/2026 2:28:24 PM

Envelope Summary Events	Status	Timestamps
Certified Delivered	Security Checked	7/21/2026 2:28:35 PM
Signing Complete	Security Checked	7/21/2026 2:29:19 PM
Completed	Security Checked	7/21/2026 2:29:19 PM
Payment Events	Status	Timestamps
Electronic Record and Signature Disclosure		

Carvana Electronic Record and Signature Disclosure

[Electronic Signatures, Communications and Records.](#)