

05/16/2005 12:00 FAX 863 802 33

ACCUTEL

1178

GMAC PROTECTION (DEBT) PLAN (FINANCIAL PROTECTION PLAN) NANCY WILLIAMS

GENERAL RETAIL INSTALLMENT SALE CONTRACT
GMAC FLEXIBLE FINANCE PLAN

Dealer Number NANCY WILLIAMS BAIT JIMMY BLUTCHER BAIT 616 WIMBERLY RD SPRY NC 27777	Contract Number DEACON JONES BUICK PONTIAC INC 1115 W RICHMONT LEAF BLVD SMITHFIELD, NC 27577
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle described below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay us, the Creditor, the Amount Financed and Finance Charge according to the payment schedule shown below. We will charge the Finance Charge on a daily basis.

Year	Make and Model	Vehicle Identification No.	Primary Use for Which Purchased
2002	HUMMER	287EK191721200650	<input checked="" type="checkbox"/> personal, family, or household <input type="checkbox"/> business

APPROXIMATE PAYMENT RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
12.99%	\$2,112.25	\$2,714.25	\$500.00	\$3,214.25

Number of Payments	Amount of Payments	When Payments Are Due	Or as Follows
72	700.23	Monthly beginning 12/13/2004	

Late Charge: If a payment is not received by us within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late. The charge will not exceed 5% if you bought the vehicle primarily for personal, family, household, or agricultural use.

Prepayment: If you pay off all your debt early, you will not have to pay a penalty.

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

Additional Information: See this contract for more information including information about nonpayment, default, and remedies concerning it all before the scheduled date and priority interest.

RECAPITULATION OF AMOUNT FINANCED

1 Cash price (including any accessories, services, and taxes) \$ 3,489.75 (1)

2 Total downpayment - if required only "Y" and use line (4) below
 Cash paid in full \$ 2,000.00 - covered by seller's
 GM loan in full \$ 2,000.00 - cash \$ 2,000.00
 other amount \$ 10.75 - N/A

3 Liquid balance of cash price (1 minus 2) \$ 1,489.75 (2)

4 Other charges including amounts paid to others on your behalf (Seller may keep part of these amounts):
 A Cost of optional credit insurance paid to the insurance company or companies \$ N/A
 B Other insurance paid to the insurance company \$ N/A
 C Credit fee paid to government agencies \$ N/A
 D Government taxes not included in cash price \$ N/A
 E Seller's and finance company registration fees \$ N/A
 F Government certificate of title fees \$ N/A
 G Other charges (Seller must identify who to pay and amount received)
 H and other charges \$ 90.00
 Total other charges and amounts paid to others on your behalf \$ 90.00 (3)

5 Amount Financed (2 + 3) \$ 1,579.75 (4)

Insurance: You may buy the physical damage insurance that covers the vehicle (see back of this contract for more information). You are not required to buy any other insurance to obtain credit. Your decision to buy or not buy other insurance will not be a factor in the credit approval process.

If any insurance is checked below, policies or conditions have the nearest insurer's name and will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance:
 Credit Life Buyer Co-Buyer Both
 Credit Disability (Buyer Only)
 Premium:
 Credit Life \$ 11.75
 Credit Disability \$ 11.75
 (Insurance Company)

Other Insurance:
 N/A Type of Insurance N/A
 Premium \$ N/A
 (Insurance Company)

1. (Name Office Address)
 2. Buyer Signature Date
 3. Co-Buyer Signature Date

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

HOW THIS CONTRACT CAN BE CHANGED: This contract contains the entire agreement between you and us. If you are making a change to this contract, any change to the contract must be in writing and we must sign it. You must sign it before you receive the vehicle. If you do not sign it, you are not bound by it.

Buyer Sign: *Nancy Williams Bait* Co-Buyer Sign: *Jimmy Blucher Bait*

If any part of this contract is not valid, all other parts will still be valid. We may delay or refuse to deliver the vehicle until we receive all payments. For example, we may refuse to deliver the vehicle until we receive all payments. We may delay or refuse to deliver the vehicle until we receive all payments. We may delay or refuse to deliver the vehicle until we receive all payments.

The Amount Financed (line 4) may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

You agree to the terms of this contract. You understand that before you signed this contract, we gave you a copy of this contract and you were free to take it and review it. You understand that you received a copy of this contract when you signed it.

Buyer Sign: *Nancy Williams Bait* Co-Buyer Sign: *Jimmy Blucher Bait*

Co-Buyer's name (other than "I"): A co-buyer is a person who is responsible for paying the debt. An individual who is not a party to the contract but who is named on the title of the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle that is in this contract.

Other owner signs here X _____ Date _____ Address _____

Creditor Sign: **DEACON JONES BUICK PONTIAC INC** BY **DK**

Seller assigns its interest in this contract to: General Motors Acceptance Corporation (GMAC) GMACB Next Credit Corporation.

Assigned with recourse _____ Assigned without recourse or with limited recourse _____

Signed by _____ Date _____ DEACON JONES BUICK PONTIAC INC

STATE OF NORTH CAROLINA

CERTIFICATE OF TITLE

MVA 191 (REV 11/01)

VEHICLE IDENTIFICATION NUMBER
2GTEK19721282850
TITLE NUMBER
777865048528027

YEAR MODEL
2002

MAKE
GMC

BODY STYLE
TK

TITLE ISSUE DATE
12/21/2004

PREVIOUS TITLE NUMBER
774005023858027

OWNER'S NAME AND ADDRESS
PO BOX 18132
COCKEYSVILLE MD 21030-8132

ODOMETRIC MILEAGE 021238
PREVIOUS TITLE NUMBER 774005023858027
TITLE BRAND

OWNER'S NAME AND ADDRESS

NANCY WILLIAMS BRITT
JIMMY BLUTCHER BRITT
618 WIMBERLY RD
APEX NC 27523-6774

SHIPPER'S WEIGHT
4910



The Commissioner of Motor Vehicles of the State of North Carolina hereby certifies that an application for certification of title was received and that same has been reviewed against General Statutes of North Carolina and based on that application the Division of Motor Vehicles has certified that the title is in compliance with the provisions of the Division of Motor Vehicles unless vehicle is subject to the liens in compliance with the provisions of the Division of Motor Vehicles.

Witness my hand and seal of the Division of Motor Vehicles and my commission in this certificate at the City of Raleigh, North Carolina, this 12th day of December, 2004.

[Signature]
COMMISSIONER OF MOTOR VEHICLES

FIRST LIENHOLDER
NAME
PO BOX 18132
COCKEYSVILLE MD 21030-8132

LIEN RELEASED BY
SIGNATURE
TITLE

SECOND LIENHOLDER
NAME
DATE OF LIEN

LIEN RELEASED BY
SIGNATURE
TITLE

THIRD LIENHOLDER
NAME
DATE OF LIEN

LIEN RELEASED BY
SIGNATURE
TITLE

FOURTH LIENHOLDER
NAME
DATE OF LIEN

LIEN RELEASED BY
SIGNATURE
TITLE

ADDITIONAL LIENS

778506

ANY ALTERATIONS OR ERASURES VOID TITLE

R-001-00000579131 /00020 FILE
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PSHIP 2GTEK19721282850

