



GM FINANCIAL

U.S. Lease Policies and Guidelines

Effective Feb. 1, 2018

Lease program administration and credit decisions are based on multiple factors and remain the sole discretion of GM Financial (GMF).





Updates as of Feb. 1, 2018

1. Updated tiers which require security deposit

See page 2 for details.

2. Updated vehicle advance

See page 5 for details.

3. Added guidance on how tier is determined for joint applicants

See page 8 for details.

4. Updated funding requirements

See page 9 for details.

5. Updated amount due at lease signing section

See page 9 for details.



Disclaimer: The information contained in the U.S. Lease Policies and Guidelines applies to both new and CPO/FPOC leases unless otherwise specified.

Eligible Dealers

Authorized dealers who have executed a GM Financial full-spectrum dealer agreement are eligible.

Fees*, Dealer Markup and Waivers

*State-specific maximum allowed fee restrictions may apply.

- **Acquisition Fee** - \$650 where allowed by law (Acquisition Fee markup not allowed).
- **Acquisition Fee Waiver (Optional)** - \$650 customer Acquisition Fee may be waived by increasing the money factor 75 factor points (where allowed by law).

Money factor rate + .00075
Example: .00400 + .00075 = .00475
- **Dealer Participation**
 - **Flat Fee** - \$200 for GMF floorplan dealers or \$100 for non-GMF floorplan dealers **or**
 - **Markup (Difference Method)** – Increase money factor up to 100 factor points or 2.4% APR. Dealer receives the following:
 - » GMF floorplan dealer receives 90%
 - » Non-GMF floorplan dealer receives 70%with no chargebacks where allowed by law. (Acquisition Fee markup not allowed.)
- **Early Termination Fee** - \$0
- **Disposition Fee** - Chevrolet: \$395, Buick GMC: \$495, Cadillac: \$595 (Returning GMF lessees with a disposition fee qualify for a fee waiver when purchasing or leasing a new GM vehicle. Please call Customer Service with the new VIN or complete the Fee Waiver Form to receive the waiver.)
See Exhibit B on page 17 for state exceptions.
- **Purchase Option Fee** - \$0 (Returning GMF lessees with a purchase option fee qualify for a fee waiver when trading for a new GM vehicle. Please call Customer Service with the new VIN or complete the Fee Waiver Form to receive the waiver.)
- **Security Deposit** (Only required for tiers B2 and B3, where allowed by law)
 - Amount is equal to the monthly lease payment rounded up to the nearest \$25 increment. For single payment lease, the security deposit is calculated by dividing the single payment amount by the term and rounding up to the nearest \$25 increment.
 - Security deposit is not required with purchase of GMF XS Wear®, available on new vehicles only. Third-party excess wear-and-use policies do not qualify for security deposit waiver, but are accepted.
- **Dealer-Approved Finance Options (soft adds)** – Lease agreements will be eligible for extended service contracts, warranty products, excess wear-and-use protection, tire and wheel, dent and ding, Volt and Bolt EV Approved Accessory - AV 32 Amp - 25ft Cable (GM part # 19355504), etc., where allowed by law.
 - GMF XS Wear® is available on new vehicles only (not eligible on CPO/FPOC leases).
 - Maximum VSC \$4,000 — cannot exceed Max Advance by tier.



Single Payment Lease

- Pricing adjustments may be required for single payment lease. Single payment adjustment is done prior to any additional MF adjustments. Rates may not be reduced below .00001 MF or .02% APR. See rate sheet for details.
- Amounts other than the agreed upon value of the vehicle cannot be capitalized and must be disclosed in the Amount Due at Lease Signing or Delivery section of the lease agreement. This includes, but is not limited to, aftermarket products, taxes, fees and negative trade equity. Lease cash and rebates must be used as cap cost reduction. Cash may not be applied as a cap cost reduction. Cap cost reductions cannot create a zero or negative depreciation value and may be limited by GM Financial.

Advance Allowance (soft adds)

- GAP coverage included on all leases. Aftermarket GAP is not allowed in any state.
- Service Contracts (VSC, tire and wheel, dent and ding, etc.)
 - Maximum VSC \$4,000 — cannot exceed Max Advance by tier.
- Excess wear-and-use protection: max retail price of \$1,500 on all excess wear-and-use products.
 - GMF XS Wear is not eligible on CPO/FPOC leases.
- Credit Life Insurance / A&H.
- Volt and Bolt EV Approved Accessory - AV 32 Amp - 25ft Cable (GM part # 19355504.)

Sales Tax

- Sales tax for the lessee is based on where the vehicle will be garaged. GMF does not collect or pay tax for capitalized cost reductions since the dealer, not GMF, is the initial lessor (LA and KY are exceptions). GMF has posted a lease tax guide on GM GlobalConnect and GMF Connect to assist with general questions relating to the collection of tax on leases. Contact your tax professional for state-specific guidance.



Mileage Parameters and Adjustments

New Lease

- **Maximum Allowable Mileage at Inception** – 7,500 miles on eligible models at inception. Vehicles with mileage between 1,001-7,500 require an initial mileage retroactive adjustment of \$0.20 per mile, **or** the inception mileage must be deducted from the total contract mileage and accurately disclosed on the lease agreement. $((\text{Total Contract Mileage} - \text{Inception Mileage}) / (\text{Term} / 12)) = \text{Annual Allowable Mileage}$
- **Standard Mileage** – 15,000 miles per year on all terms
- **Maximum Allowable Annual Mileage** – 25,000 miles per year
- **Low-Mileage Adjustment** – Ultralow mileage leases only available for FICO® scores of 620 or greater. For joint applications, both applicants must meet the 620 minimum FICO score requirement. Qualifying bureau score is determined by GM Financial.
 - For low-mileage leases (12,000 miles per year), add 1 point to the GMF published residual for terms less than 36 months, add 2 points to the GMF published residual for 36- to 47-month terms and add 3 points to the GMF published residual for a 48-month term.
 - For ultralow mileage leases (10,000 miles per year), add 2 points to the GMF published residual for terms less than 36 months, add 3 points to the GMF published residual for 36- to 47-month terms and add 4 points to the GMF published residual for a 48-month term. (Only available for FICO scores of 620 or greater as determined by GM Financial.)
- **Upfront Mileage Adjustment** – \$0.20 per mile. Low-mileage and ultralow mileage leases (12,000 per year or less) cannot be adjusted for upfront mileage.
- **Excess Mileage Fee** – \$0.25 per mile

CPO/FPOC Lease

- **Standard inception mileage** – Vehicles with mileage at or below standard inception mileage are not subject to residual adjustment (see table below). Vehicles with mileage exceeding standard inception mileage require one of the following:
 - An initial mileage retroactive adjustment of \$0.20 per mile back to standard inception mileage.
 - Miles over standard inception mileage must be deducted from the total contract mileage and accurately disclosed on the lease agreement $((\text{Total Contract Mileage} - \text{Miles Over Standard Inception Mileage}) \div (\text{Term} \div 12)) = \text{Annual Allowable Mileage}$.
- **Maximum allowable inception mileage** – Varies by model year; see term/mileage parameter table.

| Vehicle Model Year | Standard Inception Mileage | Max Allowable Inception Mileage | Eligible Lease Terms |
|--------------------|----------------------------|---------------------------------|----------------------|
| 2017 | 20,000 | 30,000 | 36 to 48 Months |
| 2016 | 35,000 | 45,000 | 36 to 48 Months |
| 2015 | 50,000 | 60,000 | 36 Months |

- **Low-Mileage Adjustment** – CPO/FPOC leases are not eligible for the low-mileage program or the ultralow mileage program.
- **Upfront Mileage Adjustment** – \$0.20 per mile
- **Excess Mileage Fee** – \$0.25 per mile

Note: See program sheets for participation availability and manufacturer program limitations.

Residual Calculation Restrictions

- **New Lease:**
 - **Maximum Residual MSRP (MRM)** – Effective 10/1/14, the MRM restriction has been eliminated.
 - **Gas-Guzzler Tax** – Must be deducted from MSRP prior to residual calculation.
 - **Discount Packages** – May not be added back to MSRP for residual calculation.
 - **Removed Equipment** – Must be deducted from MSRP prior to residual calculation.
 - **Volt and Bolt EV AV 32 Amp - 25ft Cable (GM part # 19355504)** – May not be added to MSRP for residual calculation.
- CPO/FPOC lease residuals are listed in the CPO/FPOC Lease Residual Value guide. They are published as a dollar amount rather than a percentage.

Vehicle Advance and Add-ons

- **Maximum Advance Structure** - Based on the following (7) tiers:

| Tier | New Lease % Advance of MSRP | | CPO/FPOC Lease % Advance of Wholesale Value** | |
|-------|--------------------------------|-----------------------|--|-----------------------|
| | GMF Non-Floorplan Dealers | GMF Floorplan Dealers | GMF Non-Floorplan Dealers | GMF Floorplan Dealers |
| A+/A1 | 115% | 120% | 120% | 125% |
| A2 | 110% | 110% | 115% | 115% |
| A3 | 110% | 110% | 115% | 115% |
| B1 | 110% | 110% | 115% | 115% |
| B2 | 105%* | 105%* | 105%* | 105%* |
| B3 | 105%* | 105%* | Not offered | Not offered |

*No additional advance is allowed on tiers B2 and B3.

** GM dealers may use an auction slip to assess the value of the vehicle when:

1. The vehicle is purchased from GM Financial, and
2. The purchase date on the auction slip is within 90 days of the contract date.

Note: An additional 10% advance for tiers A+ – B1 may be available by increasing the money factor by 20 factor points.

No additional advance will be available on tiers B2 and B3.

Note: GM Certified Pre-Owned vehicles are eligible for an enhancement to book value / auction slip price as follows:

- \$1,000 for Chevrolet, Buick, GMC
- \$1,200 for Cadillac

Note: Cap cost reductions cannot create a zero or negative depreciation value, and cannot exceed 50% of MSRP (new) – book value/auction slip (CPO/FPOC).

Note: Minimum residual is 20% of MSRP (New) — book value / auction slip price (CPO/FPOC).



Vehicle Advance and Add-ons (continued)

- **Dealer-Installed Options List (hard adds)** – All hard adds included in the MSRP must be supported by dealer invoices and/or repair orders. Dealer-installed options are limited to GM Accessories only. If an eligible GM Accessories item(s) is installed on a leased vehicle, the associated dollar amount shown below may be added to the MSRP for residual calculation.
- **Removed Equipment** – Must be deducted from MSRP prior to residual calculation.
- GM Financial does not allow the addition of an ignition interlock device (DUI start interrupter) on leased vehicles.
- Dealer-installed options cannot have residual added on CPO/FPOC leases.

| Option | Addition to MSRP (GM Accessories Only) |
|---|---|
| All Soft Tonneau Covers | \$150 |
| All Hard Tonneau Covers | \$300 |
| One-piece Painted Hard Tonneau Cover | \$450 |
| Bed Liner – Removable | \$250 |
| Cargo Area Protector – Interior only | \$100 |
| Chrome Wheels up to 19 inches | \$750 |
| Floor Mat/Liner Set – All-Weather or Carpet | \$100 |
| Fog Lamps | \$150 |
| Headrest DVD System | \$700 |
| In-Dash Navigation | \$700 |
| Navigation Antenna Upgrade | \$400 |
| Rear Spoiler | \$150 |
| Remote Start | \$150 |
| Running Boards / Assist Steps | \$350 |
| Trailer Hitch | \$150 |
| Wheels over 19 inches | \$1,500 |

Restricted Vehicles

- Commercial vehicles (Please see U.S. Commercial Lease Policies and Guidelines)
- “Branded” vehicles (odometer fraud, salvage titles, repaired flood damage and VIN cloning)
- Vehicles not originally sold in the United States or vehicles not originally sold through factory-authorized distributors (Gray Market)
- Emergency, municipal or law enforcement vehicles
- Delivery vehicles, taxi cabs or livery vehicles (e.g., Uber, Lyft drivers)
- Modified, customized or racing-equipped vehicles
- Rental vehicles
- Three or more similar vehicles leased or sold to a single entity and terminating within 60 days of one another
- Vehicles with existing damage (hail or other). Vehicles with repaired damage are eligible provided that the damage did not exceed \$1,500. For hail damage, the vehicle must be repaired using paintless dent repair.
- QRD vehicles are not eligible for GM new supported lease program but may be leased on nonsupported programs.
- Previously titled vehicles
 - Eligible Certified Pre-Owned (CPO) and Factory Pre-Owned Collection (FPOC) vehicles are listed in the CPO/FPOC Lease Residual Value guide.
 - Short-term DRAC or CTA vehicles that qualify for new car incentives are acceptable.

Vehicle Insurance

Verification completed by GMF funding specialist prior to disbursal. Process completed via direct phone verification using the “Agreement to Provide Insurance” form or review of lessee’s insurance policy.

- Full coverage required on the vehicle at all times during the life of the lease
- Liability for bodily injury or death of others in an amount of at least \$100,000 per person and \$300,000 per occurrence
- \$50,000 property damage
- Maximum \$1,000 collision and \$1,000 comprehensive deductible
- No 30-day policies and/or no binders
- Agreement to Provide Insurance completed and signed by dealer and buyer(s)

Business/Commercial Leases

- Please see U.S. Commercial Lease Policies and Guidelines

Typical Lessee Credit Characteristics (Tiers A+ and A1)

- Credit bureau FICO 9 score 700+
- FICO pricing rules for joint applicants:
 - If one applicant has a FICO score greater or equal to 680, the higher score determines the tier
 - If both applicants' FICO scores are less than 680, the average of the scores determines the tier
- Well-established Credit Bureau (minimum five years in file) with historically positive payment trends
- No delinquencies, bankruptcies or repossessions
- Installment credit with previous positive auto accounts
- Verifiable employment and residence stability
- All applicants must pass GMF identity and verification checks
- Prefer minimum monthly income of \$3,000
- Co-applicant applications are considered based upon the average bureau score

Typical Nonprime Lessee Credit Characteristics (Tiers A2–B3)

- Credit bureau FICO 9 score <700
- FICO pricing rules for joint applicants:
 - If one applicant has a FICO score greater or equal to 680, the higher score determines the tier
 - If both applicants' FICO scores are less than 680, the average of the scores determines the tier
- Prefer at least four years in file and six trade lines (three must be active and current), unless there is a previous bankruptcy in file
- All bankruptcies must be discharged
- No applicant(s) involved in Consumer Credit Counseling
- Verifiable employment and residence stability
- Proof of income may be required
- All applicants must pass GMF identity and verification checks, including, but not limited to, customer interview

Debt and Payment Ratios

- Debt to Income (DTI) and Payment to Income (PTI) calculations utilized and administered based on program and customer credit quality
- Accurate measurement of customer's ability to make lease payment and all other credit obligations
- Payroll deductions are considered in the debt calculations, including, but not limited to, company loans, 401(k) loans, child support and garnishments



Funding Requirements

- Three verifiable references where required for tiers B1–B3.
 - Persons with the same phone number as the applicant, or another reference, are not acceptable as references.
 - All references should include, at a minimum, full name, phone number and relationship to the applicant.
- Agreement to provide insurance (the Required Insurance section of the GMF-UCL agreement must be completed or a separate, executed ATPI will be required). Employment subject to verification as needed (DOH-FT/PT-POSITION).
- Income subject to verification as needed.
- Customer interview as needed where required on B tiers.
- A Power of Attorney (POA) is only acceptable if an applicant is in the military and stationed overseas, and only if the POA authorizes a lease of a vehicle or personal property. We will not accept any other POA that authorizes anyone to sign or enter into a lease agreement on behalf of another person. The appointed agent listed on the POA must be on the lease agreement.
- CPO/FPOC Lease
 - Certified Pre-Owned (CPO): Dealer must provide a copy of the certification screen or the report of sale screen from the Certified Pre-Owned Inventory System (CPOIS).
 - Factory Pre-Owned Collection (FPOC): Dealer must provide a completed and signed copy of the Factory Pre-Owned Collection Delivery Checklist.
- All contractual documents (See also document checklist.)

Amount Due from Lessee at Signing

- Acquisition fee (may be waived by increasing the buy rate money factor by 75 factor points)
- Customer down payment (where required by creditworthiness and/or advance restrictions)
- Security Deposit
 - New lease: Required for B2 and B3 tiers unless purchasing a GMF XS Wear® policy. Third-party excess wear-and-use policies do not qualify for security deposit waiver, but are accepted.
 - CPO/FPOC lease: Required for B2 tier.
- First payment

Payment Due Date

- Payment start dates are based on the original date of the lease agreement and will be due on the same date each month. For agreements originated on the 29th, 30th or 31st of each month, the payment due date must be listed as the first day of the following month.

End-of-Term Lessee Purchase

- End-of-Term lessee purchase transactions must use the residual-based payoff amount, and the selling price cannot be marked up by the dealership. Lessee purchase transactions are not eligible for market-based vehicle pricing.

Document Checklist

- A RouteOne or Dealertrack cover page must be included with the contract package
 - Approvals expire 30 days from the date the initial application is submitted and must be resubmitted for additional consideration
- Program Rate Verification Form
- Lease Agreement
 - GMF-UCL lease agreement approved for dealer state
 - All sections completed and required signatures obtained
- Dealer Lease Calculation Worksheet
 - All sections completed and must match lease agreement
 - All estimated fees and taxes, including property tax, if applicable, must be indicated on worksheet and lease agreement
- Signed Credit Application
 - Match name, address and signature with agreement
 - Business applications are not accepted
 - Copy of Title Application
 - Must be completed and signed
 - Match vehicle description with agreement
 - Applicable "registered name" listed as owner (See pages 13-16 of this document for correct ACAR entity.)
 - **Wells Fargo Bank, N.A. as Collateral Agent** - needs to be listed as the Collateral agent / First lien holder on every title
See Exhibit A (matrix on pages 12-16) for naming variation details by state.
- Insurance Required Documentation
 - Lessee's insurance policy declaration page
 - Liability for bodily injury or death of others in an amount of at least \$100,000 per person and \$300,000 per occurrence
 - \$50,000 property damage
 - Maximum \$1,000 collision and \$1,000 comprehensive deductible
 - No 30-day policies and/or binders
 - Applicable registered name must be listed on the insurance policy as additional insured and loss payee (See pages 13-16 for details.)

Continued on next page.

Document Checklist (continued)

- Verification of wholesale value and MSRP
 - Include a copy of the dealer invoice (New), Bookout Sheet for (CPO/FPOC) or Valuation Sheet from NADA.com (Like New)
 - Include repair orders for dealer-installed options and equipment, if applicable (See dealer policies and guidelines for allowable dealer “hard” adds.)
 - Include documentation to substantiate MSRP (i.e., Monroney Label)
- Separate odometer statement. If an odometer field is not available or completed on the reassigned title, title application or validated registration receipt.
- Conditions and Stipulations
 - References (name and phone number), approval stipulations and conditions
- Extended service contracts, excess wear-and-use protection or other back-end product certificates
 - Back-end products accepted as available under advance parameters
 - All documentation, numbers and signatures required
- CPO/FPOC Lease
 - Certified Pre-Owned (CPO): Copy of the certification screen or the report of sale screen from the Certified Pre-Owned Inventory System (CPOIS)
 - Factory Pre-Owned Collection (FPOC): Dealer must provide a completed and signed copy of the Factory Pre-Owned Collection Delivery Checklist
- Important Notice about Property Tax (for use in the states of AR, CT, KY, MA, MO, RI, TX, VA and WV)
- All Colorado Lessors: A completed copy CO Form DR0026 is required on all leases garaged in the state.
- All Illinois Lessors: A completed copy of either IL Form ST556-LSE or RUT25-LSE is required on all leases garaged in the State. In-state dealers will complete ST556-LSE and out-of-state dealers will complete RUT25-LSE.
- State-Specific Forms (i.e., 50-285 - TX Lessee AFFIDAVIT of Primarily Non-Income Producing Vehicle Use)



Relevant Address and Contact Information

| | | |
|--|--|---|
| Contract Package Addresses | <p>Delivered by <u>FedEx</u></p> <p>ACAR Leasing Ltd. Suite 2025 4054 Willow Lake Blvd. Memphis, TN 38153</p> | <p>Delivered by <u>non-FedEx couriers</u></p> <p>ACAR Leasing Ltd. Suite 2025 3268 Progress Way Wilmington, OH 45177</p> |
| Program Delivery | <p>CREDIT DECISIONS & REHASH</p> <p>Contact your local Credit Center (for the Credit Center nearest you, call 1-888-556-4616)</p> | <p>PROGRAM QUESTIONS & GENERAL INFORMATION</p> <p>Please contact your local Dealer Account Representative or the Lease Funding Team at 1-866-502-6280</p> |
| Funding & Administration | <p>FUNDING QUESTIONS & FOLLOW-UP</p> <p>FundsNow Phone: 1-866-502-6280 Fax: 1-877-683-8962</p> | |
| Insurance Address | <p>ADDITIONAL INSURED / LOSS PAYEE</p> <p><Registered Name> Insurance Service Center P.O. Box 398045 Minneapolis, MN 55439-0845</p> | <p>REGISTERED NAME – Applicable State(s)</p> <p>ACAR Leasing Ltd. – All states excluding those listed below ACAR Leasing, Inc. – AL ACAR Leasing Ltd., Inc. – FL & TN ACAR Leasing Business Trust – NV & UT ACAR Leasing – MO ACAR Leasing Ltd. of Pennsylvania – PA ACAR Leasing of Maryland – MD</p> |
| Titling Information (Exhibit A) | <p>TITLING & NAMING INSTRUCTIONS</p> <p><See Exhibit A on pages 13-16 for details></p> | <p>Collateral Agent / lien holder – Listed as:</p> <p><See Exhibit A on pages 13-16 for details></p> |
| Customer Payment | <p>CUSTOMER PAYMENTS</p> <p>ADDRESS: GM Financial Leasing P.O. Box 78143 Phoenix, AZ 85062-8143</p> <p>PHONE: 1-800-369-5212</p> | <p>OVERNIGHT</p> <p>GM Financial Leasing 1820 E. Sky Harbor Circle South, Suite 150 Phoenix, AZ 85034-4875</p> |
| Dealer Payoffs | <p>ADDRESS: GM Financial Leasing ATTN: Payment Services P.O. Box 99606 Arlington, TX 76096</p> <p>PHONE: 1-800-369-5212</p> | <p>OVERNIGHT</p> <p>GM Financial Leasing ATTN: Payment Services 4100 Embarcadero Drive Arlington, TX 76014</p> |
| Ancillary Product Refunds | <p>REGULAR MAIL</p> <p>ATTN: Payment Services / Ancillary Refund P.O. Box 182974 Arlington, TX 76096</p> | <p>OVERNIGHT</p> <p>ATTN: Payment Services / Ancillary Refund 4001 Embarcadero Drive Arlington, TX 76014</p> |
| GMF-UCL Lease Agreement Reorder | <p>gmfdealerstore.com</p> | |



Exhibit A

| STATE | REGISTERED NAME | REGISTERED OWNER ADDRESS ⁽¹⁾ | ACAR REGISTERED OWNER ID | ACAR TAX ID NUMBER/EIN | LIEN HOLDER NAME ⁽²⁾ | WELLS FARGO LIEN HOLDER ID | LIEN HOLDER ADDRESS |
|------------------------|-------------------------|--|---|------------------------|--|----------------------------|--|
| Alabama | ACAR Leasing, Inc. | P.O. Box 9000 Lutherville, MD 21094 | N/A | N/A | WELLS FARGO BANK, N.A. AS COLLATERAL AGENT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Alaska | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | N/A | 26-6107182 | WELLSFRGO AS CTL AGT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Arizona | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | N/A | 26-6107182 | WELLS FARGO BANK, N.A. AS COLLATERAL AGENT | E00401381 | P.O. Box 9000 Lutherville, MD 21094 |
| Arkansas | ACAR Leasing Ltd. | In the Owner name section list ACAR Leasing Ltd in the company name blank and then list c/o the Lessee's name and address in the Arkansas Address section | N/A | N/A | WELLS FARGO BANK AS COLTL AGNT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| California | ACAR Leasing Ltd. | In the Owner name section list ACAR Leasing Ltd in the company name blank and then list c/o the Lessee's name and address. | N/A | N/A | WELLSFRGO AS CTL AGT | CFL | P.O. Box 9000 Lutherville, MD 21094 |
| Colorado | ACAR Leasing Ltd. | 4001 Embarcadero Drive Arlington, TX 76014 | N/A | 26-6107182 | WELLSFRGO AS CTL AGT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Connecticut | ACAR Leasing Ltd. | 4001 Embarcadero Drive Arlington, TX 76014 | 41853458-001 (owner's license no. or id) | N/A | WELLSFARGO, AGNT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Delaware | ACAR Leasing Ltd. | R/O address listed as ACAR Leasing Ltd c/o Lessee's Name and Lessee's address | N/A | N/A | WELLS FARGO BANK, N.A. AS COLLATERAL AGENT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| District of Columbia | ACAR Leasing Ltd. | The R/O address isn't listed on the Certificate of Title. The only address listed is the lessee's address in the current address section on the form. | N/A | N/A | WELLSFRGO AS CTL AGT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Florida ⁽³⁾ | ACAR Leasing Ltd., Inc. | P.O. Box 9000 Lutherville, MD 21094 | N/A | 26-6107182 | WELLSFRGO AS CTL AGT | 229473297 | P.O. Box 9000 Lutherville, MD 21094 |
| Georgia | ACAR Leasing Ltd. | 4001 Embarcadero Drive Arlington, TX 76014 | N/A | | WELLS FARGO BANK, N.A. AS COLLATERAL AGENT | 001106686382 | P.O. Box 9000 Lutherville, MD 21094 |
| Hawaii | ACAR Leasing Ltd. | For Honolulu, Kauai, and Maui Counties - ACAR Leasing Ltd., Lessor is listed on the first line and the Customer's name, Lessee is listed on second line provided for R/O and customer's address is listed as the mailing address. For Maui County - ACAR Leasing Ltd., LSR; Customer's Name, LSE is listed as the R/O and the lessee's address is listed as the mailing address. | N/A | N/A | WELLS FARGO BANK AS COLTL AGNT | N/A | P.O. Box 9000 Lutherville, MD 21094 |

⁽¹⁾ If DMV does not accept P.O. Box 9000 Lutherville, MD 21094, for Register Owner or Lien Holder Address please use the following address with state specific name listed in the above matrix: 4001 Embarcadero Drive Arlington, TX 76014

⁽²⁾ Note: If any variations of the above Lien Holder Name characters are too long for any DMS system programming, the following may be used: **WELLS FARGO BANK NA AS CTL AGT, WELLS FARGO BANK AS COLTL AGNT, WELLS FARGO NA AS CRTRL AGT, WELLS FARGO AS CTL AGT, WELLS FRGO AS CTL AGT or WELLS FARGO, AGNT**

⁽³⁾ Florida Sales Tax Exempt Certificate #78-8013952787-7

⁽⁴⁾ When completing the Title Lien Statement (TC96-187), the lien holder must be listed as WELLSFARGO, AGNT. The lien holder information listed on the Title Lien Statement is used to accurately record the lien holder.

⁽⁵⁾ For Missouri, please use the following: L/R# 1951

⁽⁶⁾ Nevada, Wells Fargo Lien Holder ID 94-1347393 (FEID #)

⁽⁷⁾ For New York, if proof of incorporation is required, a copy of a previous ACAR title and entity filing receipt are available on Dealertrack and RouteOne.

⁽⁸⁾ For North Carolina, please use the following: Sales & Use Tax number for Registration is 600659213

⁽⁹⁾ For Pennsylvania, if needed, please use the following: PTA # - 0987324; ACAR Sales Tax License # - 84340661

⁽¹⁰⁾ Tennessee, please use the following: Sales & Use Tax number for Registration 105177015

⁽¹¹⁾ Washington UBI# 602 800 859

⁽¹²⁾ Wyoming Tax ID # 24014616

Note: If your state requires a POA, the document is available on Dealertrack or RouteOne.

Please note that incorrect use of Registered Name / Address or Lien Holder Name/Address will result in return of agreement.



Exhibit A (continued)

| STATE | REGISTERED NAME | REGISTERED OWNER ADDRESS ⁽¹⁾ | ACAR REGISTERED OWNER ID | ACAR TAX ID NUMBER/EIN | LIEN HOLDER NAME ⁽²⁾ | WELLS FARGO LIEN HOLDER ID | LIEN HOLDER ADDRESS |
|-------------------------|-----------------------------|---|--------------------------|------------------------|---|----------------------------|---|
| Idaho | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | N/A | 26-6107182 | WELLSFRGO AS CTL AGT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Illinois | ACAR Leasing Ltd. | List ACAR Leasing Ltd as the first owner and Lessee as second owner and Lessee's address | N/A | 26-6107182 | WELLS FARGO AS CTL AGT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Indiana | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | N/A | 26-6107182 | WELLSFRGO AS CTL AGT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Iowa | ACAR Leasing Ltd. | 4001 Embarcadero Drive Arlington, TX 76014 | L1151 | 26-6107182 | WELLS FARGO BANK, N.A. AS COLLATERAL AGENT | 94-1347393 | P.O. Box 9000 Lutherville, MD 21094 |
| Kansas | ACAR Leasing Ltd. | The dealer will submit two title applications. One negotiable and one non-negotiable. On the negotiable application - leasing c/o name and address are listed in the Owner's section. On the non-negotiable the lessee name and address are listed in the Owner's section | N/A | N/A | WELLSFARGO, AGNT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Kentucky ⁽⁴⁾ | ACAR Leasing Ltd. | 4001 Embarcadero Drive Arlington, TX 76014 | UD1730 | 26-6107182 | WELLSFARGO, AGNT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Louisiana | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | N/A | 26-6107182 | WELLS FARGO BANK AS COLTL AGNT | EWVK | P.O. Box 9000 Lutherville, MD 21094 |
| Maine | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | N/A | N/A | WELLS FARGO BANK, N.A. AS COLLATERAL AGENT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Maryland | ACAR Leasing of Maryland | 10909 McCormick Rd. Hunt Valley, MD 21031 | N/A | N/A | WELLSFRGO AS CTL AGT | 0263 | P.O. Box 9000 Lutherville, MD 21094 |
| Massachusetts | ACAR Leasing Ltd. | 4001 Embarcadero Drive Arlington, TX 76014 | N/A | 26-6107182 | WELLS FARGO BANK, N.A. AS COLLATERAL AGENT | C38999 | P.O. Box 9000 Lutherville, MD 21094 |
| Michigan | ACAR Leasing Ltd. | MI dealers complete RD-108 form. The R/O is listed as ACAR Leasing Ltd, LSR, c/o Lessee's Name, LSR, customers address. Non-MI dealers complete TR- 11L. The R/O is listed as ACAR Leasing Ltd, LSR, c/o Lessee's Name, LSR, customers address. Both MI and non-MI dealership must complete the TR114 special mailer requesting the title be sent the lien holder name and address. | N/A | 26-6107182 | WELLSFRGO AS CTL AGT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Minnesota | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | N/A | 26-6107182 | WELLS FARGO BANK AS COLTL AGNT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Mississippi | ACAR Leasing Ltd. | R/O address listed as ACAR Leasing Ltd c/o Lessee's Name and Lessee's address | N/A | N/A | WELLS FARGO BANK AS COLTL AGNT | 90018840600 | P.O. Box 9000 Lutherville, MD 21094 |
| Missouri ⁽⁵⁾ | ACAR Leasing | R/O address listed as ACAR Leasing c/o Lessee's Name and Lessee's address | N/A | 26-6107182 | WELLSFARGO, AGNT | N/A | P.O. Box 9000 Lutherville, MD 21094 |

⁽¹⁾ If DMV does not accept P.O. Box 9000 Lutherville, MD 21094, for Register Owner or Lien Holder Address please use the following address with state specific name listed in the above matrix: 4001 Embarcadero Drive Arlington, TX 76014

⁽²⁾ Note: If any variations of the above Lien Holder Name characters are too long for any DMS system programming, the following may be used: **WELLS FARGO BANK NA AS CTL AGT, WELLS FARGO BANK AS COLTL AGNT, WELLS FARGO NA AS CRTRL AGT, WELLS FARGO AS CTL AGT, WELLS FRGO AS CTL AGT or WELLS FARGO, AGNT**

⁽³⁾ Florida Sales Tax Exempt Certificate #78-8013952787-7

⁽⁴⁾ When completing the Title Lien Statement (TC96-187), the lien holder must be listed as WELLSFARGO, AGNT. The lien holder information listed on the Title Lien Statement is used to accurately record the lien holder.

⁽⁵⁾ For Missouri, please use the following: L/R# 1951

⁽⁶⁾ Nevada, Wells Fargo Lien Holder ID 94-1347393 (FEID #)

⁽⁷⁾ For New York, if proof of incorporation is required, a copy of a previous ACAR title and entity filing receipt are available on Dealertrack and RouteOne.

⁽⁸⁾ For North Carolina, please use the following: Sales & Use Tax number for Registration is 600659213

⁽⁹⁾ For Pennsylvania, if needed, please use the following: PTA # - 0987324; ACAR Sales Tax License # - 84340661

⁽¹⁰⁾ Tennessee, please use the following: Sales & Use Tax number for Registration 105177015

⁽¹¹⁾ Washington UBI# 602 800 859

⁽¹²⁾ Wyoming Tax ID # 24014616

Note: If your state requires a POA, the document is available on Dealertrack or RouteOne.

Please note that incorrect use of Registered Name / Address or Lien Holder Name/Address will result in return of agreement.



Exhibit A (continued)

| STATE | REGISTERED NAME | REGISTERED OWNER ADDRESS ⁽¹⁾ | ACAR REGISTERED OWNER ID | ACAR TAX ID NUMBER/EIN | LIEN HOLDER NAME ⁽²⁾ | WELLS FARGO LIEN HOLDER ID | LIEN HOLDER ADDRESS |
|-------------------------------|-----------------------------------|--|--------------------------|------------------------|---|----------------------------|-------------------------------------|
| Montana | ACAR Leasing Ltd. | List ACAR Leasing Ltd as the first owner and Lessee as second owner and Lessee's address | N/A | 26-6107182 | WELLS FARGO BANK AS COLTL AGNT | 94-1347393 (FEID #) | P.O. Box 9000 Lutherville, MD 21094 |
| Nebraska | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | N/A | N/A | WELLS FARGO BANK NA COLLATERAL AGNT | 40712365 | P.O. Box 9000 Lutherville, MD 21094 |
| Nevada ⁽⁶⁾ | ACAR Leasing Business Trust | In the Sold to Section disclose the First Full Legal Name as Lessor ACAR Leasing Business Trust and the Second Full Legal Name as Lessee customer name. In the physical address blank disclose the R/O address as Lessor 4001 Embarcadero Dr Arlington, TX 76014 and in the mailing address blank disclose as Lessee customer address. | N/A | 26-6107182 | WELLSFRGO AS CTL AGT | WE0010 | P.O. Box 9000 Lutherville, MD 21094 |
| New Hampshire | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | N/A | N/A | WELLSFRGO AS CTL AGT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| New Jersey | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | 009505525210940 | N/A | WELLS FARGO BANK, N.A. | 958335074210940 | P.O. Box 9000 Lutherville, MD 21094 |
| New Mexico | ACAR Leasing Ltd. | R/O address listed as ACAR Leasing Ltd c/o Lessee's Name and Lessee's address | 03-125154-00-4 (CRS No.) | N/A | WELLSFRGO AS CTL AGT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| New York ⁽⁷⁾ | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | N/A | N/A | WELLS FARGO BANK, N.A. AS COLLATERAL AGENT OR WELLSFRGO AS CTL AGT (*both name variations are acceptable) | 71530 | P.O. Box 9000 Lutherville, MD 21094 |
| North Carolina ⁽⁸⁾ | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | | 26-6107182 | WELLSFRGO AS CTL AGT | 33392026 | P.O. Box 9000 Lutherville, MD 21094 |
| North Dakota | ACAR Leasing Ltd. | List ACAR Leasing Ltd, LSR as the first owner with P. O. Box 9000, Lutherville, MD 21094 and Lessee name, LSE as second owner with Lessee's address | N/A | 26-6107182 | WELLS FARGO BANK AS COLTL AGNT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Ohio | ACAR Leasing Ltd. | 4001 Embarcadero Drive Arlington, TX 76014 | LD006485 (permit number) | 26-6107182 | WELLS FARGO, AGENT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Oklahoma | ACAR Leasing Ltd. | On the application for title the R/O address is listed as ACAR Leasing Ltd. On the lien entry form ACAR is listed as the debtor and 4001 Embarcadero Drive Arlington, TX 76014 is listed in the address space provided. | N/A | 26-6107182 | WELLS FARGO BANK AS COLTL AGNT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Oregon | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | N/A | 3622559 | WELLS FARGO BANK, N.A. AS COLLATERAL AGENT | 3445444 | P.O. Box 9000 Lutherville, MD 21094 |
| Pennsylvania ⁽⁹⁾ | ACAR Leasing Ltd. of Pennsylvania | 4001 Embarcadero Drive Arlington, TX 76014 | N/A | N/A | WELLS FARGO N.A. AS COLLATERAL AGENT | 94134739302 | P.O. Box 9000 Lutherville, MD 21094 |

⁽¹⁾ If DMV does not accept P.O. Box 9000 Lutherville, MD 21094, for Register Owner or Lien Holder Address please use the following address with state specific name listed in the above matrix: 4001 Embarcadero Drive Arlington, TX 76014

⁽²⁾ Note: If any variations of the above Lien Holder Name characters are too long for any DMS system programming, the following may be used: WELLS FARGO BANK NA AS CTL AGT, WELLS FARGO BANK AS COLTL AGNT, WELLS FARGO NA AS CRTRL AGT, WELLS FARGO AS CTL AGT, WELLS FRGO AS CTL AGT or WELLS FARGO, AGNT

⁽³⁾ Florida Sales Tax Exempt Certificate #78-8013952787-7

⁽⁴⁾ When completing the Title Lien Statement (TC96-187), the lien holder must be listed as WELLSFARGO, AGENT. The lien holder information listed on the Title Lien Statement is used to accurately record the lien holder.

⁽⁵⁾ For Missouri, please use the following: L/R# 1951

⁽⁶⁾ Nevada, Wells Fargo Lien Holder ID 94-1347393 (FEID #)

⁽⁷⁾ For New York, if proof of incorporation is required, a copy of a previous ACAR title and entity filing receipt are available on Dealertrack and RouteOne.

⁽⁸⁾ For North Carolina, please use the following: Sales & Use Tax number for Registration is 600659213

⁽⁹⁾ For Pennsylvania, if needed, please use the following: PTA # - 0987324; ACAR Sales Tax License # - 84340661

⁽¹⁰⁾ Tennessee, please use the following: Sales & Use Tax number for Registration 105177015

⁽¹¹⁾ Washington UBI# 602 800 859

⁽¹²⁾ Wyoming Tax ID # 24014616

Note: If your state requires a POA, the document is available on Dealertrack or RouteOne.

Please note that incorrect use of Registered Name / Address or Lien Holder Name/Address will result in return of agreement.



Exhibit A (continued)

| STATE | REGISTERED NAME | REGISTERED OWNER ADDRESS ⁽¹⁾ | ACAR REGISTERED OWNER ID | ACAR TAX ID NUMBER/EIN | LIEN HOLDER NAME ⁽²⁾ | WELLS FARGO LIEN HOLDER ID | LIEN HOLDER ADDRESS |
|----------------------------|--------------------------------|--|--|-----------------------------------|---|----------------------------|---|
| Rhode Island | ACAR Leasing Ltd. | 4001 Embarcadero Drive Arlington, TX 76014 | N/A | 26-6107182 (dealer or fleet #) | Wellsfrgo as Ctl Agt | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| South Carolina | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | N/A | 26-6107182 | Wells Fargo as CTL AGT | 34178449 | P.O. Box 9000 Lutherville, MD 21094 |
| South Dakota | ACAR Leasing Ltd. | 4001 Embarcadero Drive Arlington, TX 76014 | N/A | 26-6107182 | WELLSFRGO AS CTL AGT | 941347393 | P.O. Box 9000 Lutherville, MD 21094 |
| Tennessee ⁽¹⁰⁾ | ACAR Leasing Ltd., Inc. | 4001 Embarcadero Drive Arlington, TX 76014 | N/A | N/A | WELLS FARGO as CLT AGENT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Texas | ACAR Leasing Ltd. | In the (14) Applicant's/ Owner's Name(s) list ACAR Leasing Ltd with the following address PO Box 9000 Lutherville, MD 21094 and (14a) Registrant's Name enter the lessee's name and address. | N/A | N/A | WELLS FARGO BANK AS COLTL AGNT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Utah | ACAR Leasing Business Trust | P.O. Box 9000 Lutherville, MD 21094 | 12216972- 002-STC (Sales tax id #) | 26-6107182 | WELLS FARGO BANK AS COLTL AGNT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Vermont | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | N/A | 26-6107182 | WELLSFRGO AS CTL AGT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Virginia | ACAR Leasing Ltd. | 4001 Embarcadero Drive Arlington, TX 76014 | N/A | 26-6107182 | WELLS FARGO BANK, N.A. AS COLLATERAL AGENT | WFB28 | P.O. Box 9000 Lutherville, MD 21094 |
| Washington ⁽¹¹⁾ | ACAR Leasing Ltd. | In the New registered owner section list the lessee's name in the first space provided as Lessee's Name, LSE and in the second space provide list ACAR Leasing Ltd., LSR. In the address section list the lessee's address. | N/A | N/A | WELLS FARGO BANK N.A. AS COLTL AGNT | 94-1347393 (FEID #) | P.O. Box 9000 Lutherville, MD 21094 |
| West Virginia | ACAR Leasing Ltd. | 4001 Embarcadero Drive Arlington, TX 76014 | 406 (lease permit #) | N/A | WELLS FARGO BANK, N.A. AS COLLATERAL AGENT | N/A | P.O. Box 9000 Lutherville, MD 21094 |
| Wisconsin | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | N/A | 26-6107182 | WELLS FARGO BANK, N.A. AS COLLATERAL AGENT | 117542 | P.O. Box 9000 Lutherville, MD 21094 |
| Wyoming ⁽¹²⁾ | ACAR Leasing Ltd. | P.O. Box 9000 Lutherville, MD 21094 | N/A | N/A | WELLS FARGO BANK AS COLTL AGNT | N/A | P.O. Box 9000 Lutherville, MD 21094 |

⁽¹⁾ If DMV does not accept P.O. Box 900 Lutherville, MD 21094, for Register Owner or Lien Holder Address please use the following address with state specific name listed in the above matrix: 4001 Embarcadero Drive Arlington, TX 76014

⁽²⁾ Note: If any variations of the above Lien Holder Name characters are too long for any DMS system programming, the following may be used: **WELLS FARGO BANK NA AS CTL AGT, WELLS FARGO BANK AS COLTL AGT, WELLS FARGO NA AS CRTRL AGT, WELLS FARGO AS CTL AGT, WELLS FRGO AS CTL AGT or WELLS FARGO, AGNT**

⁽³⁾ Florida Sales Tax Exempt Certificate #78-8013952787-7

⁽⁴⁾ When completing the Title Lien Statement (TC96-187), the lien holder must be listed as WELLSFARGO, AGNT. The lien holder information listed on the Title Lien Statement is used to accurately record the lien holder.

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⁽⁶⁾ Nevada, Wells Fargo Lien Holder ID 94-1347393 (FEID #)

⁽⁷⁾ For New York, if proof of incorporation is required, a copy of a previous ACAR title and entity filing receipt are available on Dealertrack and RouteOne.

⁽⁸⁾ For North Carolina, please use the following: Sales & Use Tax number for Registration is 600659213

⁽⁹⁾ For Pennsylvania, if needed, please use the following: PTA # - 0987324; ACAR Sales Tax License # - 84340661

⁽¹⁰⁾ Tennessee, please use the following: Sales & Use Tax number for Registration 105177015

⁽¹¹⁾ Washington UBI# 602 800 859

⁽¹²⁾ Wyoming Tax ID # 24014616

Note: If your state requires a POA, the document is available on Dealertrack or RouteOne.

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Exhibit B – Disposition Fee Structure

The formula for calculating the “monthly” payment on a Single Payment Lease is (Single scheduled payment / Term) = Monthly Payment



| State | Chevrolet Disposition Fee |
|---|---|
| Indiana South Carolina | 3x monthly payment or \$395, whichever is less |
| Colorado Iowa Kansas Maine Oklahoma West Virginia Wyoming | 2x monthly payment or \$395, whichever is less |
| Wisconsin | 1x monthly payment or \$395, whichever is less |
| New Hampshire | \$371.61 |
| All Other States | Chevrolet: \$395 |

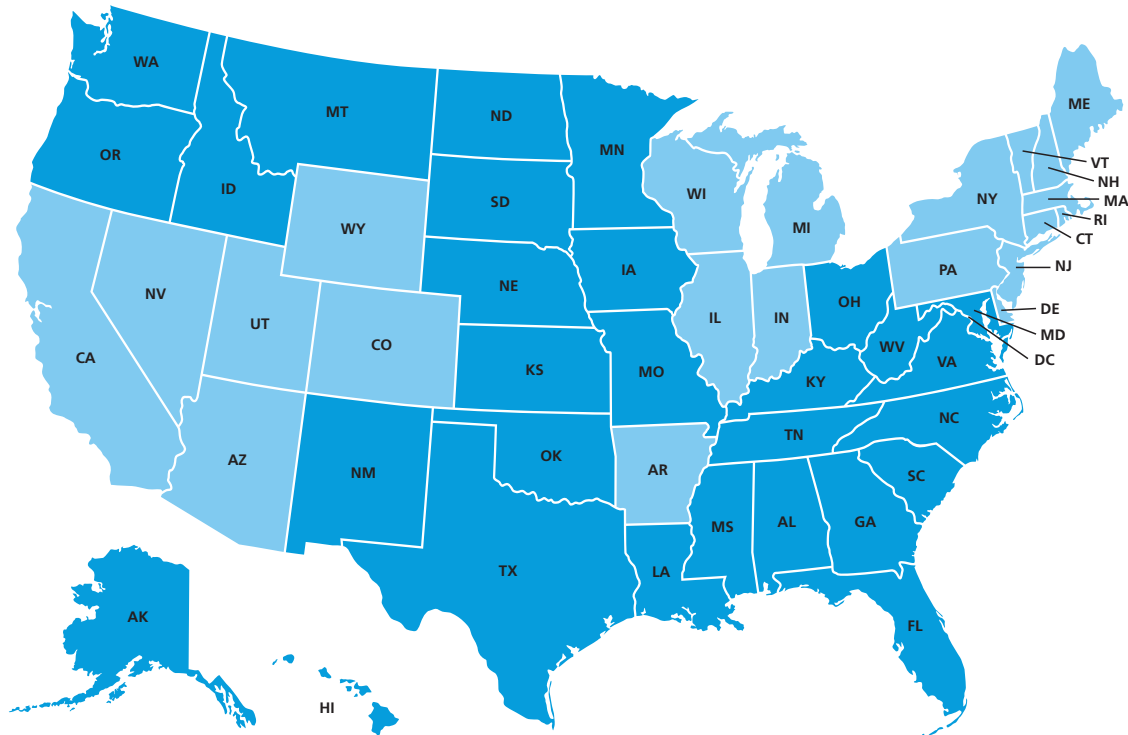


| State | Buick GMC Disposition Fee |
|---|---|
| Indiana South Carolina | 3x monthly payment or \$495, whichever is less |
| Colorado Iowa Kansas Maine Oklahoma West Virginia Wyoming | 2x monthly payment or \$495, whichever is less |
| Wisconsin | 1x monthly payment or \$495, whichever is less |
| New Hampshire | \$371.61 |
| All Other States | Buick GMC: \$495 |



| State | Cadillac Disposition Fee |
|---|---|
| Indiana South Carolina | 3x monthly payment or \$595, whichever is less |
| Colorado Iowa Kansas Maine Oklahoma West Virginia Wyoming | 2x monthly payment or \$595, whichever is less |
| Wisconsin | 1x monthly payment or \$595, whichever is less |
| New Hampshire | \$371.61 |
| All Other States | Cadillac: \$595 |

Primary Bureau by State



Primary Bureau

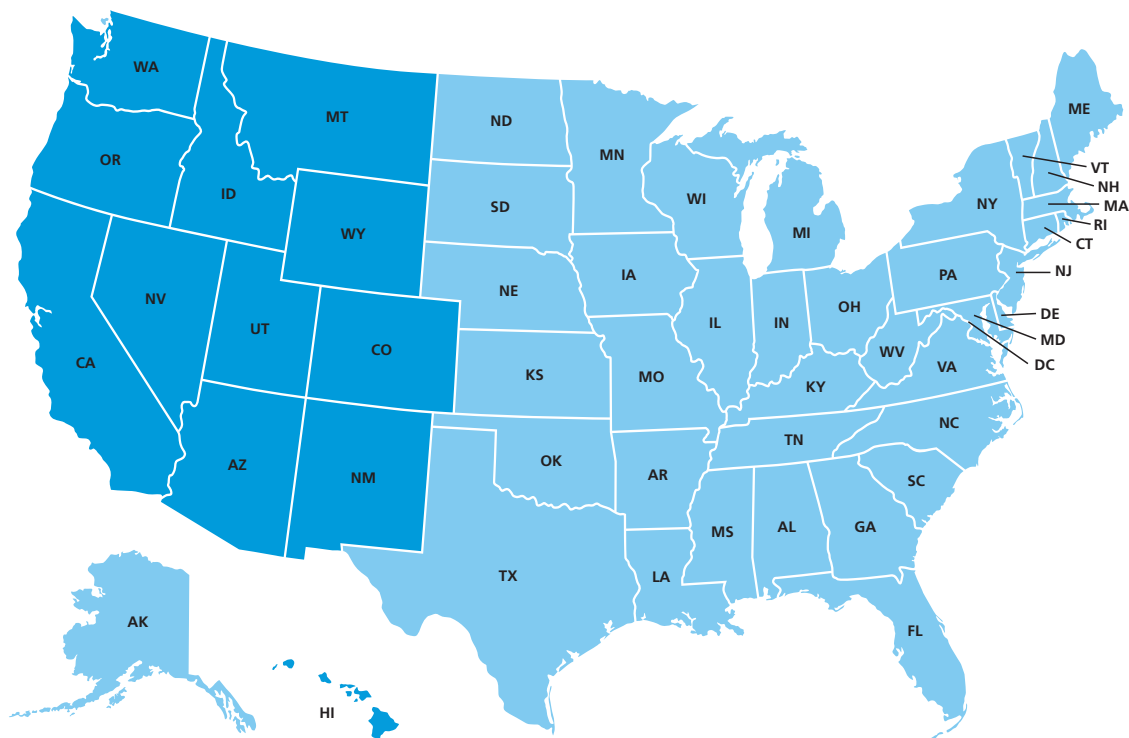
- TransUnion
- Equifax

Ohio Dealer Exception: Dealers in the following ZIP codes are set to pull TransUnion as the Primary Bureau:

- 43400-43699
- 44000-44999

You have the right to request that we no longer send facsimiles to you. Please contact Dealer Relations at 1-800-920-0477, or fax us at 817-302-7102, or email optout@americredit.com if you no longer wish to receive facsimiles from GM Financial/AmeriCredit, including, but not limited to, credit decision callbacks, stip requests, program changes, newsletters and contests. In your request, please identify the telephone number(s) of the telephone facsimile machine(s) for which you do not want to receive facsimiles. Failure to comply with your properly made request within 30 days is unlawful. Should you make such a request and at a later date provide us with a prior express invitation or permission to send you facsimiles, we may do so.

Value Guide by State



Value Guide

-  KBB
-  NADA