



Lien Holder & Loss Payee Address:

HONOR FINANCE, LLC
P.O. Box 1817
Evanston, IL 60204

Funding Address:

HONOR FINANCE, LLC
909 Davis St.
Suite 620
Evanston, IL 60201

Phone: (847) 563-7760
Fax: (847) 637-8124
www.honorfinance.com

PENNSYLVANIA FUNDING REQUIREMENTS

- COMPLETE DEALER PACKET UPDATED ANNUALLY
- ORIGINAL AND FILE COPY OF CONTRACT ASSIGNED TO HONOR FINANCE, LLC WITH PROPER REFUND METHOD (FILLED OUT AND PROPERLY SIGNED)**
- ORIGINAL CREDIT APPLICATION ON ALL SIGNERS, SIGNED, & DATED
- BUYER'S ORDER (PROPERLY SIGNED)
- ODOMETER STATEMENT
- CONTRACT ASSIGNMENT & LETTER OF GUARANTEE SIGN BY DEALER
- DISCOUNT DISCLOSURE FORM
- COPY OF FRONT AND BACK OF TITLE AND COPY OF TITLE APPLICATION SHOWING **HONOR FINANCE, LLC AS LIEN HOLDER. ELT CODE: 45281434001**
- NOTICE TO GUARANTOR (if 2nd signer is not a parent or spouse)
- COMPLETED HONOR FINANCE, LLC REFERENCE SHEET (landlord name and phone number required)
- COMPLETED PREAUTHORIZATION PAYMENT FORM
- GPS ADDENDUM AND GPS SERIAL NUMBER _____
- COPY OF WARRANTY OR SERVICE AGREEMENT (if applicable)
- COPY OF TOTAL LOSS PROTECTION GAP INSURANCE FORM (if applicable)
- COPY OF VALID PENNSYLVANIA DRIVER'S LICENSE FOR ALL SIGNERS
- VEHICLE NADA BOOKOUT SHEET (must be signed by dealer representative if not using printout from NADA; must list all adds & deducts)
- FULL COVERAGE INSURANCE WITH HONOR LISTED AS LOSS PAYEE (**\$500 MAX DEDUCTIBLE; NO BINDERS**)
- PROOF OF INCOME: COMPUTERIZED PAY STUB SHOWING YTD EARNINGS (dated no more than 30 days)
- PROOF OF RESIDENCE (recently dated phone/utility bill or bank statement in customer's name)
- CONTRACT VERIFICATION CALL WITH CUSTOMER

AGREEMENT TO PROVIDE INSURANCE

I have recently financed the purchase of a motor vehicle through a retail installment contract (the “Contract”) purchased by Honor Finance, LLC or one of its affiliates. By my signature below, I am agreeing to the following:

- A. I will maintain physical damage insurance coverage on the financed vehicle through the later of (1) the term of the Contract and (2) the date that all amounts owing under the Contract have been paid in full.
- B. The deductibles for this physical damage insurance coverage must not exceed (1) \$500.00 for comprehensive coverage (or fire, theft, and combined additional coverage) and (2) \$500.00 for collision coverage.
- C. The policy for the physical damage insurance coverage must name **Honor Finance, LLC** as loss payee and coverage must be in effect on the date of the Contract. The loss payee address is **PO Box 1817, Evanston, IL 60204**.

I understand that physical damage insurance coverage does not include liability coverage. Liability coverage or a bond is required to operate a vehicle in most states. I can contact my insurance agent or insurer for more information.

Customer Name: _____

Address: _____

Home Phone: _____ Business Phone: _____

The Vehicle referred to herein is described below:

Year: _____ Make: _____

Model: _____ VIN: _____

Agent: _____ Agent Phone: _____

Agency Name: _____

Agency Address: _____

Insurance Company: _____ Policy #: _____

Effective Date: _____ Expiration Date: _____

Deductibles: _____ Comp: _____ Collision: _____

Buyer Signature: X _____ Date: _____

Co-Buyer Signature: X _____ Date: _____

Dealer/Sales person Signature: X _____ Date: _____

Note: The above information is subject to verification.

DISCLOSURE OF DISCOUNT
AND
BUYER REPRESENTATION OF CASH PRICE

Date: _____

Customer: _____

Seller/Dealer/Creditor: _____

I am considering entering into a Retail Installment Contract in connection with the purchase of an automobile from the Seller named above. I have been given an opportunity to read the Retail Installment Contract, which is completely filled in, and to ask any questions I have concerning the contract or this document.

I understand that the price of the automobile is as set forth in the Retail Installment Contract. I represent that the “Cash Price” shown on the retail installment contract is the price I would pay for the automobile if I was purchasing the automobile for cash and that I was not quoted a lower cash price for the automobile and that the cash price was not increased because I am purchasing the automobile on credit. I understand that the Seller has the option and the right to sell and assign my Retail Installment Contract to any third party at par, premium, or a discounted amount. I understand that this means that any third party may purchase my Retail Installment Contract from the Seller for an amount, which is equal to, in excess of, or less than the amount of credit provided to me on my behalf by the Seller.

I further understand that the sale and assignment of my Retail Installment Contract will not relieve me of any obligations under the Retail Installment Contract nor will it alter any of those obligations except as to the place where payment is to be made.

I acknowledge that I have received and read this document before signing the Retail Installment Contract and that this document was completely filled in before I signed it.

Customer Signature

Date

Customer Signature

Date

To: Honor Finance, LLC
909 Davis St., Suite 620
Evanston, IL 60201

Re:

Customer Name

VIN

Contract Date

Vehicle Year/Make/Model

ASSIGNMENT

FOR VALUE RECEIVED.

The undersigned Seller hereby expressly sells, assigns and transfers all right, title and interest to Honor Finance, LLC and/or its subsidiaries in and to said Retail Installment Contract and Promissory Notes (the “Contract”), including the warranties, guaranties or hold harmless provisions and all other terms of the assignment contained therein.

The assignment specifically includes all right, title and interest to any insurance policies or insurance proceeds purchased or endorsed or obtained under the terms of the Contract. This assignment specifically includes all right, title and interest in or to any property or security interests described or provided for in the contract.

LETTER OF GUARANTEE

In consideration of Honor Finance, LLC purchasing the below listed contract prior to receiving a Certificate of Title recorded in the name of the customer reflecting a first lien in favor of Honor Finance, LLC on the vehicle described below, dealer agrees and guarantees to repurchase the Contract for the full balance then owing Honor Finance, LLC in the event Honor Finance, LLC for any reason does not receive a Certificate of Title properly issued as described herein within ninety (90) days of the contract date. This Guarantee is an addition to other obligations contained in the assignment of the contract.

Dealer Name

Date

Authorized Agent

EXPLANATION OF GUARANTOR'S OBLIGATION

You, _____ (name of guarantor), by signing the retail installment contract and this Document are agreeing that you will pay \$ _____ (total deferred payment price) for the Purchase of _____ (description of goods and services) purchased by _____ (name of buyer) from _____ (name of seller).

Your obligation arises only after the seller or holder has attempted through the use of the court System to collect this amount from the buyer. If the seller cannot collect this amount from the buyer, you will be obligated to pay even though you are not entitled to any of the goods or services furnished. The seller is entitled to sue you in court for the payment of the amount due.

ACKNOWLEDGEMENT OF RECEIPT

I acknowledge that I reviewed a copy of the foregoing Explanation of Guarantor Obligation and a copy of the Retail Installment Contract.

Guarantor

Date

Note:

1. This must be in at least 8-point type.
2. Each cosigner and guarantor must be given a copy of the contract.
3. A copy of this explanation must be given to the guarantor.

REFERENCE RELEASE FORM

Name _____	Home Phone # _____		
Address _____			
City _____	State _____	Zip Code _____	Relationship _____
Name _____	Home Phone # _____		
Address _____			
City _____	State _____	Zip Code _____	Relationship _____
Name _____	Home Phone # _____		
Address _____			
City _____	State _____	Zip Code _____	Relationship _____
Name _____	Home Phone # _____		
Address _____			
City _____	State _____	Zip Code _____	Relationship _____
Name _____	Home Phone # _____		
Address _____			
City _____	State _____	Zip Code _____	Relationship _____

LANDLORD & EMPLOYMENT INFORMATION

Landlord Name: _____	Landlord Phone #: _____
Applicant Home Phone #: _____	Applicant Cell Phone #: _____

AUTHORIZATION TO RELEASE INFORMATION

Buyer (print name): _____	Co-Buyer (print name): _____
Social Security #: _____	Social Security #: _____

The undersigned, by executing this Authorization to Release Information dated _____, hereby authorize Honor Finance, LLC to provide any information on the above referenced account to all referenced parties. This authorization is valid from today's date until I/We advise Honor Finance, LLC in writing that this authorization is revoked.

Buyer Signature	Co-Buyer Signature
-----------------	--------------------



909 Davis Street, Suite 260 | Evanston, IL 60201 | T: 847.440.2555 | F: 847.424.1455 | www.honorfinance.com

ADDENDUM TO MOTOR VEHICLE RETAIL INSTALLMENT SALES CONTRACT (the "Contract")

Disclosure Statement and Consent to Installation and Use of GPS Tracking and Location Information Services

Buyer: _____

Seller: _____

Co-Buyer: _____

Date of Contract: _____

Vehicle Identification:

Type	Year	Make	Model	Body Type	Vehicle I.D. #
USED					

In this Addendum, "you," and "your" mean the Buyer and any Co-Buyer, and "we", "us" and "our" mean the Seller and its assignee Honor Finance, LLC, and their authorized agents and/or assignees.

This Addendum is hereby incorporated in and shall be a part of the Contract. In the event of any conflict or inconsistency between the terms of this Addendum and the terms of the Contract, the terms of this Addendum shall control to the extent necessary to resolve such conflict or inconsistency. All capitalized terms shall have the same meanings as in the contract.

Additional Terms

BY SIGNING BELOW, YOU AGREE AND CONSENT TO ALL OF THE TERMS OF THE ADDENDUM.

1. Tracking Device.

You understand that the Vehicle may be equipped with an electronic device which includes a global positioning system ("GPS") that allows us to track the location of the (the "Device"). If the Vehicle is not already equipped with a Device, you agree to permit us to install a Device into the Vehicle. This Device is designed to protect us until you have fully paid and performed your obligations under the Contract. You consent to our use of the Device to locate the Vehicle's using GPS tracking. Furthermore, you consent to our use of the data generated by the Device as we deem necessary.

You understand that the installation of the Device and your consent herein may be a material condition in order for the Seller to finance your purchase of the Vehicle. You further understand that you may be able to purchase a vehicle from another Seller without the installation of such a Device

You understand that only we or our authorized representatives, are permitted to perform maintenance on the Device or any of its components. Should maintenance or repair to be the Device be required, you agree to make the Vehicle available to us or our authorized representatives during normal business hours.

You acknowledge that you have not been charged, nor have you paid any fee or charge to us relating to the initial installation of the Device.

The Device is not being sold with the Vehicle. The Device and all information that we obtain from the Device remain our sole property. You agree to allow us to remove the Device from the Vehicle (which we will do at no cost to you) after you have fully paid and performed all of your obligations under the Contract. If you fail to allow us to remove the Device from the Vehicle after you have fully paid and performed all of your obligations under the Contract or at such earlier time as we specify, you agree that we will not be liable for, and you agree to hold us harmless from and against, any and all



909 Davis Street, Suite 260 | Evanston, IL 60201 | T: 847.440.2555 | F: 847.424.1455 | www.honorfinance.com

loss, damage or injury resulting from any activation or malfunction of the Device. You agree not to alter, disconnect, remove, disable, misuse or otherwise tamper with the Device. You agree to pay the cost to repair or replace the Device, and to repair or replace parts of the Vehicle if you alter, disconnect, remove, disable or tamper with the Device. You agree that we will not be liable for any damage to the Vehicle caused by tampering with, or the unauthorized removal of, the Device.

2. Our Use of the Device. If you do not make all or any of your payments to us on time, as shown in our records, or you are otherwise in default under the Contract or this Addendum at any time, we have the right, exercised in our sole discretion, to use the Device to locate the Vehicle for repossession. Any delay or forbearance in our exercise of this right does not operate as a waiver of that right. **YOU AGREE WE ARE NOT RESPONSIBLE FOR ANY CONSEQUENCES, INCLUDING ANY LOSS, DAMAGE, OR INJURY RESULTING FROM THE USE OF THE DEVICE TO LOCATE THE VEHICLE FOR REPOSSESSION.**

3. Our Use of Information Obtained Through the Device. You agree that we may (i) use the Device to gather information about the location of the Vehicle, or any other purpose not prohibited by law, (ii) use that information for repossession of the Vehicle or other exercise of our remedies under the Contract, and (iii) give that information to other persons who may or may not be affiliated with us in connection with the repossession of the Vehicle or other exercise of our remedies under the Contract. You understand that we may periodically activate the Device's GPS function to check the Vehicle's location even if you are not in default, to verify that the Device is functioning properly, to confirm that the Vehicle has not been permanently moved to a location other than those addresses provided by you, or another address we approved. You understand and agree that you have no right to privacy regarding the location of the Vehicle, but in the event that any court or other authority were to determine such a right exists, you voluntarily waive any right you may have to privacy in the location of the Vehicle to the fullest extent of the law and authorize us to use the Device to locate the Vehicle in accordance with this Agreement.

4. Default. You agree that your breach of any of your obligations under this Addendum is an Event of Default under the Contract.

5. No other Amendment. Except as otherwise expressly provided in this Addendum and any other addendum to the Contract, all terms and provisions of the Contract remain in full force and effect as written in the Contract.

6. Assignment. You understand that we may assign our rights, title and interest in the Contract at any time as permitted by law. The assignment of the Contract will not in any way affect the terms or conditions of this Agreement.

NOTICE TO BUYER: Do not sign this Addendum without reading it first. By signing below, you acknowledge that you have been given the opportunity to read this Addendum prior to signing it and have had any questions regarding the Device answered to your satisfaction. This Addendum is hereby incorporated by reference into the Contract.

Buyer: _____

Co-Buyer: _____

ACH INSTRUCTIONS

Recipient Bank:	Bank ACH Routing Number	
	Bank Name	
	Street Address	
	City, State, ZIP	
Recipient:	Recipient's Account Name	
	Recipient's Account Number	
	Street Address	
	City, State, ZIP	
	Financial Dept. Fax Number	
Special Instructions:		

Authorizing Signatures

Please return to Honor Finance Funding Department

Honor Finance, LLC
Attention: Funding Department
909 Davis St., Suite 620
Evanston, IL 60201
 or
Fax: 847-637-8124
 or
eMail: funding@honorfinance.com

AUTHORIZATION AGREEMENT FOR PREAUTHORIZED PAYMENTS

I hereby authorize Honor Finance, hereinafter called COMPANY, to initiate entries to my debit/credit card or checking/savings account indicated below at the depository named below, hereinafter called DEPOSITORY, to debit the same to such account.

CUSTOMER NAME _____

DEALERSHIP NAME _____

Select one:

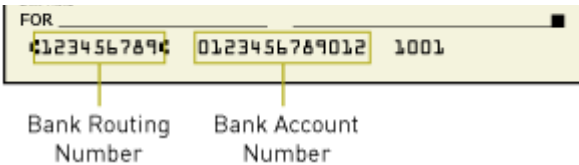
1. DEBIT/CREDIT CARD # _____ EXPIRATION DATE _____

3 DIGIT SEC CODE _____

2. BANK OR CREDIT UNION

NAME _____

CITY _____ STATE _____



ROUTING NUMBER _____
ACCOUNT NUMBER _____

CIRCLE ONE:

CHECKING

SAVINGS

If you have any questions regarding this transaction or need to revoke this authorization, please call Honor Finance at 847-733-0300. Our customer service hours are 9am-6pm CST. All revocation requests must be provided 24 hours before transaction is to be completed.

SIGNATURE _____

EMAIL ADDRESS _____

NOTE: ALL WRITTEN DEBIT AUTHORIZATIONS MUST PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION ONLY BY NOTIFYING ORIGINATOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION.

BEGINNING DATE _____

PAYMENT AMOUNT \$ _____

FREQUENCY (check one)

- Once a month on this date _____
- Every other week in this day _____
- Semi-monthly on these dates _____
- Weekly on this day _____



APPLICATION FOR DUPLICATE TITLE OR TO RECORD, RENEW, REMOVE A LIEN, OR TO CORRECT LIEN INFORMATION BY LIENHOLDER

For Department Use Only
Bureau of Motor Vehicles • P.O. Box 68593 • Harrisburg, PA 17106-8593

See Completion Instructions and Fee Information on Reverse

1. **Duplicate Title by Lienholder** - Complete Sections A, B and E. (This option cannot be selected if current title is ELT.)
2. **Record a Lien** - Complete Sections A, B (if title is not attached or is defaced), D and E. When a lien is recorded, a new title is issued either as a paper title or an ELT. In addition, when an existing lien is not satisfied on the current certificate of title and a lien is being added, the lienholder information listed below in Section A will be added to the title as a second lien. A new title or ELT update will be issued to the first lienholder.
3. **Renew a Lien** - Complete Sections A, B (if current title is not ELT, and is not attached or is defaced) and E.
4. **Satisfy a Lien** - Complete Sections A, B (if title is not attached or is defaced) and E. (This option cannot be selected if current title is ELT.)
5. **Change or Correction of Lienholder Name** - Complete Sections A, B (if current title is not ELT, and is not attached or is defaced), C, and E.
6. **Lienholder's Change of Address Only, Replacement Title to Be Issued** - Complete Sections A, B (if title is not attached or is defaced), and E. (This option cannot be selected if current title is ELT.)
7. **Lienholder's Change of Address Only, No Replacement Title to Be Issued** - Complete Sections A and E. (This option cannot be selected if current title is ELT.)

A VEHICLE AND LIENHOLDER INFORMATION

Title Number	Vehicle Identification Number	Owner Name (as shown on original title)	
Lienholder's Name on Record Honor Finance, LLC		Is lienholder enrolled in ELT Program? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Financial Institution Number (Required for ELT) 45281434001
Complete if recording a lien or if address differs from lienholder address listed on original title	Street Address PO Box 1817		
	City Evanston	State IL	Zip 60204
Check Appropriate Block:	<input checked="" type="checkbox"/> 1st Lienholder	<input checked="" type="checkbox"/> Record	<input type="checkbox"/> Delete - Lien Satisfied _____ Date
	<input type="checkbox"/> 2nd Lienholder	<input type="checkbox"/> Renew	<input type="checkbox"/> Correction - Lien Recorded in Error
	<input type="checkbox"/> 3rd Lienholder		

B REASON FOR DUPLICATE TITLE (NOTE: Section B does not need completed if lien is an ELT.)

Appropriate Block Must Be Checked	<input type="checkbox"/> Lost/ Destroyed	<input type="checkbox"/> Stolen	<input type="checkbox"/> Defaced (Defaced title must be attached)	<input type="checkbox"/> Never Received (Provide the correct mailing address above)
--	--	---------------------------------	---	---

C CHANGE OR CORRECTION OF LIENHOLDER NAME

New or Correct Lienholder Name		Is lienholder enrolled in ELT program? <input type="checkbox"/> Yes <input type="checkbox"/> No	Financial Institution Number (Required for ELT)
Reason for Change of Lienholder's Name		Reason for Correction of Lienholder Name	

D VEHICLE OWNER SIGNATURE - Required only when a new lien is being recorded.

Signature of Vehicle Owner	Signature of Vehicle Co-Owner (if applicable)	Date
----------------------------	---	------

E LIENHOLDER NOTARIZATION

SUBSCRIBED AND SWORN TO BEFORE ME: MONTH DAY YEAR SIGNATURE OF PERSON ADMINISTERING OATH	I state that I have read and signed this application after its completion, and I swear or affirm that the statements made herein are true and correct, and that any statement made on or pursuant to this application is subject to the penalties of 18 Pa.C.S. Section(a)(2) (relating to false swearing), which shall include punishment of a fine not exceeding \$5,000, or to a term of imprisonment of not more than two years, or both.				
S T A M P	SIGN IN PRESENCE OF NOTARY				
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Signature of Authorized Person</td> <td>Telephone Number ()</td> </tr> <tr> <td colspan="2">Title of Authorized Person</td> </tr> </table>		Signature of Authorized Person	Telephone Number ()	Title of Authorized Person	
Signature of Authorized Person	Telephone Number ()				
Title of Authorized Person					

INSTRUCTIONS and FEE INFORMATION

TO ASSURE PROPER PROCESSING, ALWAYS CHECK THE APPROPRIATE BLOCK(S) IN THE TOP SECTION ON THE FRONT OF THIS APPLICATION TO INDICATE THE NATURE OF YOUR REQUEST.

- If Blocks 2, 3 and/or 4 are checked on the front of this application, to ensure that the lienholder's interest is properly documented with PennDOT, check the appropriate blocks in Section A.
- Do not send cash. Make check or money order payable to the Commonwealth of Pennsylvania.
- Mail to: PA Department of Transportation, Bureau of Motor Vehicles, P.O. Box 68593, Harrisburg, PA 17106-8593.

IF BLOCK #1 IS CHECKED: A \$53 title fee and notarization are required.

- If a paper title was issued and was never received, no fee is required if this application is filed within 90 days of issuance. For verification purposes, list current mailing address in Section A.
- Vehicle owner's signature is not required.

IF BLOCK #2 IS CHECKED: A \$78 fee (\$25 lien fee and \$53 title fee) and notarization are required. (NOTE: If application is to record a second or third lien, the fee is \$25 for each lien.)

- Current title must be attached. If title is not attached, complete Section B.
- New title will be issued, either as a paper title or an Electronic Lien and Title Program (ELT).
- If recording a new lien, the lienholder's signature must be notarized in Section E. In addition, the signature of the vehicle owner is required in Section D. The vehicle owner's signature does not require notarization.
- A lien recorded on a certificate of title is valid for a period of 30 years in the case of a mobile home and emergency vehicles, 20 years for a motor home or recreational trailer, 8 years in the case of truck tractors or trailers weighing in excess of 10,000 pounds or 6 years in the case of all other vehicles.

IF BLOCK #3 IS CHECKED: A \$25 fee (If no new title is requested, or if current title is ELT) and notarization is required. A \$78 fee (If new title is requested and current title is not ELT) and notarization is required.

- If renewing a lien, the lienholder's signature is required to be notarized in Section E. **NOTE:** A lienholder may renew a lien for as many 3 year periods as may be necessary, by filing this application within the 6 months immediately preceding its expiration. A lienholder may not apply for renewal of a lien more than 6 months before the lien expiration date, or after the lien has expired. If the current lien is expired, a lien renewal cannot be processed. The lienholder may check block 2 and follow instructions to record a lien.

IF BLOCK #4 IS CHECKED: A \$53 fee (For issuance of a new title) and notarization is required. (This option cannot be selected if lien is ELT.)

- Current title must be attached. If title is not attached, complete Section B. **NOTE:** If title is ELT, lienholder is required to release the lien electronically.
- New title will be issued.
- The date the lien was satisfied must be listed in the space provided in Section A.
- The lienholder's signature is required to be notarized in Section E.

IF BLOCK #5 IS CHECKED: A \$53 fee and notarization is required. (NOTE: Lienholder must file Form MV-37, "Application for Enrollment/Change in Electronic Lien and Title System," for the change of name in the PennDOT database prior to selecting this option.)

- Current title must be attached unless ELT. If title is not ELT and is not attached, complete Section B.
- New title will be issued, either a paper title or an ELT.
- Attach a photocopy of the Articles of Amendment documenting merger, absorption, consolidation or other action causing change of lienholder's name. The existing lien should not be released on the face of the attached title. **NOTE:** Form MV-950, "Notification of Assignment of Secured Interest in a Vehicle," must be used when a lienholder assigns or transfers their right, title and interest for a vehicle in the security agreement to another financial institution.

IF BLOCK #6 IS CHECKED: A \$53 fee and notarization is required. (NOTE: This option cannot be selected if lien is ELT.)

- Current title must be attached. If title is not attached, complete Section B.
- New title to be issued.

IF BLOCK #7 IS CHECKED: Notarization is not required. (NOTE: This option cannot be selected if lien is ELT. Lienholder must file Form MV-37, "Application for Enrollment/Change in Electronic Lien and Title System," for the change of address in the PennDOT database, then process the address change electronically.)

- Lienholder's signature is required in Section E and notarization is not required.
- No fee required.

Visit us at www.dmv.pa.gov or call us at:

In state: 1-800-932-4600 ♦ TDD: 1-800-228-0676 ♦ Out-of-State: 1-717-412-5300 ♦ TDD Out-of-State: 1-717-412-5380