AGREEMENT AND GPS/STARTER INTERRUPT DISCLOSURE STATEMENT

IMPORTANT:  THIS AGREEMENT AND GPS/STARTER INTERRUPT DISCLOSURE STATEMENT DETAILS YOUR CONSENT TO HAVE A GPS/STARTER INTERRUPT DEVICE INSTALLED ON YOUR VEHICLE AND DESCRIBES THE CONSEQUENCES OF FAILING TO MAKE TIMELY PAYMENTS.

This Agreement and GPS/Starte Interrupt Disclosure Statement ("Disclosure Statement") is a part of the retail installment sale contract (the "Contract") financed by Reliable Auto Finance (referred to herein as the "Creditor," "we," "us," or "our") for the Buyer (referred to herein as the "Buyer," "I," "you," or "your") to purchase the vehicle (the "Vehicle"). The Vehicle being financed is equipped with an electronic locating device that utilizes global positioning satellite technology ("GPS") and a starter interrupt device used to disable the Vehicle (collectively the GPS and the starter interrupt device are referred to as the "Device"). The Device permits us to prevent the Vehicle from restarting if we do not receive a full scheduled payment on or before its due date. Our ability to disable the starter is subject to any grace or cure periods and any notice required by applicable law. Additionally, if you experience an emergency that requires use of the Vehicle, and we have disabled the Vehicle’s starter, you may request, and we may provide you with the ability to temporarily restart your Vehicle. We will not automatically give additional emergency access after any temporary emergency access we have granted expires. The Device also has GPS capabilities that allow us to locate the Vehicle in the event we need to repossess the Vehicle due to your default. The GPS capabilities also allow us to locate the Vehicle if it is ever stolen, and you report the theft of the Vehicle to us.

Buyer's Initials

____/____ I understand and agree to have an electronic locating and disabling device installed in the Vehicle I am financing. The Device is and remains property of the Creditor and is installed in the Vehicle at no cost to me. When the Contract is paid off I will allow the Creditor to remove the Device or I will purchase the Device from the Creditor.

____/____ I understand and agree that I am free to purchase and finance a vehicle with creditors that may not require this Device.

____/____ I understand and agree not to tamper with, disable or remove the Device, nor will I direct or allow a third party to tamper with, remove or disable the Device. I agree that if I tamper with, disable or remove the Device, or allow a third party to tamper with, remove or disable the Device, the Creditor may declare a default under the Contract to the extent not prohibited by applicable law.

____/____ I understand that if I am in default of the Contract, subject to any grace period, right to cure, or notice requirements, the CREDITOR CAN DISABLE THE VEHICLE’S STARTER from a remote location and track the Vehicle’s location. I understand that in such an event, I will NOT BE ABLE TO RESTART THE VEHICLE until I have paid the Creditor the amount necessary to bring payments current under the terms of the Contract or otherwise cured the default, or if I have contacted the Creditor for EMERGENCY ACCESS to restart the Vehicle. I understand that if I fail to cure the default, the Creditor has the right to take any further action as permitted under applicable law, including the right to repossess the Vehicle.

____/____ I understand and agree to voluntarily waive any right I may have to privacy in the location of the Vehicle, and I authorize the Creditor to use the Device’s GPS capabilities to locate the Vehicle.

____/____ I also agree to hold harmless, defend and indemnify the Creditor, its agents, employees, and servants, and each of them, from all claims, demands, causes of action, damages, costs, liabilities or losses, in law or equity, to property or person suffered or sustained by any other person or entity arising out of or resulting from the intended use or termination of the Device in the Vehicle, to the fullest extent permitted by applicable law.

____/____ I understand and agree that if any of these terms and conditions is held to be invalid or unenforceable, it shall not affect the validity and enforceability of any other term or condition of this Disclosure Statement or the Contract, and that this Disclosure Statement and the Contract shall remain in full force and effect in all other respects.

____/____ I understand and agree that any dispute under this Disclosure Statement is governed by the Arbitration Agreement contained in the Contract.

I HAVE READ, UNDERSTAND, AND AGREE TO ALL THE DISCLOSURES AND TERMS OF THIS DISCLOSURE STATEMENT.

Buyer Signature ___________________________ Date ___________ Co-Buyer Signature ___________________________ Date ___________