

Policies & Disclosures

In addition to the "Retail Instal	Ilment Contract" executed on	, with New Millennium
Finance. I/We	(Signer) and	(Co-Signer)
acknowledge and agree to ab	ide by the following terms and condition	s during the term of the loan
detailed in Agreement:		

Area of Use

Borrower shall not transport Vehicle nor allow vehicle to be transported outside the United States.

Automobile Insurance

- Borrower shall maintain **full coverage** (comprehensive and collision protection) Insurance on Vehicle. New Millennium Finance LLC shall consider the Borrower in default with regards to this provision if any of the following occur:
 - New Millennium Finance LLC through reasonable and diligent efforts, cannot obtain any information on said full coverage policy on Vehicle.
 - New Millennium Finance LLC receives any notification that said full coverage policy has been cancelled or coverage on the Vehicle has been changed to anything other than full comprehensive and collision protection.
 - New Millennium Finance LLC receives any notification that said full coverage policy does not have Signer and/or Co-Signer as principal driver or additional driver on policy.

GPS Device

 New Millennium Finance LLC reserves the right to and may place a global positioning satellite (GPS) device in the Financed Vehicle. Borrower agrees not to remove or modify this device at any time during the term of the loan.

Default

 In the event the Borrower defaults on any of the above mentioned provisions, New Millennium Finance LLC reserves the right to repossess the Vehicle at any time without prior notification to Borrower.

Vehicle Modifications

Any modifications or additions made to the Financed Vehicle prior to repossession become the
property of New Millennium Finance LLC. This includes, but is not limited to, replacement of
speakers, sound systems, navigation systems, rims, etc. Violations of this provision may
subject Borrower to legal action.

Fees

Borrower acknowledges that in the event of a repossession, Borrower is subjected to a repossession fee of a minimum of \$400.00

Payments

Borrower must make all payments in accordance to Agreement. Borrower has a "grace period" of (10) days to pay any delinquent payment before a late fee is assessed to Borrower's Account. After the grace period has expired, New Millennium Finance reserves the right to repossess the Financed Vehicle without prior notification to the Borrower.

Litigat •	In the event that a matter brought through any part	t of the judicial process,	ment or Policies & Disclosures" is I the defaulting party or the party fo costs, and any other reasonably as	ound to be at
	Signer	Date Date	Signer	Date
	Name Printed		Name F	Printed