



Policies & Disclosures

In addition to the "Retail Installment Contract" executed on _____, with New Millennium Finance. I/We _____ (Signer) and _____ (Co-Signer) acknowledge and agree to abide by the following terms and conditions 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.**

