# Car Finance Agreement – Customer Summary

This summary is provided for convenience only. The full Car Finance Agreement governs the transaction. Please read the complete contract carefully before signing.

## Key Terms

- You agree to purchase and finance the vehicle listed in the Agreement.  
- Payments may be made Weekly, Bi-Weekly, or Monthly.  
- Late payments will result in fees and possible repossession.

## Payment & Late Fees

- Payments are due on the agreed schedule.  
- A late fee applies if payments are not made on time.  
- If the vehicle is repossessed more than 2 times, you permanently lose the vehicle.  
- If you incur 3 late fees, you lose the vehicle and 25% of your down payment.

## Insurance & Responsibilities

- You must maintain FULL COVERAGE auto insurance during financing.  
- You are responsible for routine maintenance and care of the vehicle.

## Warranty & Maintenance Benefits

- 30-Day Tire Warranty covers manufacturing defects only.  
- First two oil changes come with a 10% discount (within 12 months).

## Dispute Resolution

- Any disputes will first go to negotiation, then mediation, and finally binding arbitration in Louisiana.

## Signatures

By signing, you acknowledge you have read and understood both this summary and the full Agreement.