NISSAN MOTOR ACCEPTANCE CORPORATION
8900 Freeport Parkway
Irving, TX 75063
Mailing Address: P.O. Box 660360
Dallas, TX 75266-0360

Telephone: 800.456.6622

May 26, 2015

JOHN SIMON
534 W 42ND ST APT 8
NEW YORK NY, 10036

Account: 0010 2416 7870 6000 1
Vehicle: 2010 NISSAN SENTRA
VIN: 3N1AB6AP8AL667063

Dear JOHN SIMON,

Thank you for financing your vehicle through Nissan Motor Acceptance Corporation and our participating dealer.

Enclosed is a copy of your "Paid in Full" contract. As you know, this is a very important document. Be sure to keep it on file with your records. Your title will be sent under separate cover to the party that paid off your account.

Once again, thank you for your past patronage and we look forward to assisting you with your financing needs in the future.

If you have any questions, please give us a call. We're always here to assist you at (800) 456-6622, from 7 A.M. to 7 P.M. CST, Monday through Friday.

Sincerely,

Customer Communications
Nissan Motor Acceptance Corporation

Enclosure:

SignaturePURCHASE® **NISSAN MOTOR ACCEPTANCE CORPORATION**

SIMPLE INTEREST RETAIL INSTALLMENT CONTRACT – NEW YORK

BUYER'S NAME			DATE OF CONTRACT
JOHN M SIMON			05/10/2010
BUYER'S RESIDENCE OR PLACE OF BUSINESS: 409 CAMBRIDGE CT GLEN COVE NASSAU NY 11542	COUNTY	ZIP CODE	CONTRACT NO.
CO-BUYER'S NAME AND ADDRESS	COUNTY	ZIP CODE	

In this contract the words "we", "us" and "our" refer to the creditor (Seller) named below and, after an assignment of this contract, will refer to the assignee of the contract. The words "you" and "your" refer to the buyer and co-buyer, if any, named herein. The Seller intends to sell this contract to Nissan Motor Acceptance Corporation ("NMAC").

Seller sells you the vehicle described below on credit. The estimated credit price is shown below as the "Total Sale Price". The "Cash Price" is also shown below. By signing this contract you choose to buy the "vehicle" on credit and agree to pay us the Amount Financed and other charges according to the terms and agreements shown on the face and back of this contract. If this contract is signed by a buyer and co-buyer, each is individually and together responsible for all agreements in the contract.

YEAR	NEW	USED	MAKE TRADE NAME	CYL	BODY STYLE	MODEL	ID NUMBER
2010	XX		NISSAN	4	4OSD	SENTRA	3N1AB6AP8AL667063

☐ AIR CONDITIONING ☐ SUN ROOF ☐ ALARM ☐ STEREO TAPE ☐ CD PLAYER ☐ BUMPER ☐ LEATHER INTERIOR COLOR GY KEY CODE

☐ OTHER TRADE-IN DESCRIPTION YR MAKE MODEL

USE FOR WHICH PURCHASED: ☒ PERSONAL, FAMILY OR HOUSEHOLD ☐ BUSINESS OR COMMERCIAL ☐ AGRICULTURAL

STATEMENT OF INSURANCE

You have the option to obtain the required coverages, and any optional coverages you desire, from a person of your choice and through any insurance company authorized to transact business in New York, or through existing policies owned or controlled by you.

VEHICLE INSURANCE

Required Coverages

You are required to maintain insurance on the vehicle for at least collision ($ N/A deductible) and comprehensive ($ N/A deductible), or equivalent coverages, until you pay off this contract.

If you elect to obtain the required coverages from Seller, the coverages are written by N/A (name of company) and the premium and term are as follows:

Coverage	Deductible	Term	Premium
Collision	$ N/A	N/A mos.	$ N/A
Comprehensive	$ N/A	N/A mos.	$ N/A

Optional Coverages

These coverages are optional and are not required by Seller. If obtained through Seller, the premium and term are as follows:

Liability Coverage:	Limits	Term	Premium
Bodily Injury	$ N/A	N/A mos.	$ N/A
Property Damage	$ N/A	N/A mos.	$ N/A

(See policy or certificate of insurance for description of terms, conditions and deductible.)

TOTAL VEHICLE INSURANCE PREMIUMS: $ N/A 12H*

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED IN THIS CONTRACT UNLESS CHARGES FOR IT ARE SHOWN ABOVE. BY SIGNING THIS CONTRACT WITH THE ABOVE VEHICLE INSURANCE PREMIUMS IN IT, YOU VOLUNTARILY ELECT TO INCLUDE THOSE PREMIUMS IN THE AMOUNT FINANCED.

CREDIT INSURANCE

Credit Life Insurance and Credit Disability Insurance are not required to obtain credit and will not be provided unless you sign and agree to pay the additional cost. These coverages are available from N/A (name of company) at N/A (home address) for the premium shown below.

Type	Term	Premium
Credit Life	N/A mos.	$ N/A
Joint Credit Life	N/A mos.	$ N/A
Credit Disability	N/A mos.	$ N/A
Joint Credit Disability	N/A mos.	$ N/A

TOTAL CREDIT INSURANCE PREMIUMS: $ N/A 12I**

(CREDIT INSURANCE)

If you purchase Credit Disability Insurance, it will pay the payments as originally scheduled up to a maximum of $ N/A per month while the named insured is disabled as defined in the policy, subject to the minimum disability period and up to a maximum amount of $ N/A. If you have purchased Credit Life Insurance, it will pay the balance that would be owing if all payments as originally scheduled have been timely made as of the date of the death of the named insured and the cause of death is not excluded, up to a maximum of $ N/A. The policies or certificates issued by the company will more fully describe all the terms and conditions.

I want: ☐ Credit Life (on Buyer's Life only) ☐ Joint Credit Life (on Buyer's and Co-Buyer's Lives) ☐ Credit Disability (on Buyer only) ☐ Joint Credit Disability (on Buyer and Co-Buyer)

SIGNATURE SIGNATURE

Guaranteed Auto Protection ("GAP") Agreement (Optional)

This GAP Agreement, or debt cancellation agreement, is not required to obtain credit and will not be provided unless you sign and agree to pay the cost indicated below. This GAP Agreement is available from N/A (name of provider) at N/A (provider's address) for the amount shown below. The contract or certificate issued by the provider will more fully describe all the terms and conditions of this GAP Agreement.

Term N/A months Cost $ N/A

Any Seller-provided GAP Agreement is attached as part of this contract.
Buyer and Co-Buyer want this GAP Agreement.

Buyer Co-Buyer

No service contract or maintenance contract is required to purchase or obtain financing for a motor vehicle. These are options which are fully detailed in the contracts or certificates describing them. Please read these documents before signing this contract. If you elect either of these items by signing below, the cost is included in the Amount Financed under this contract. Seller may retain or receive a portion of these amounts.

1. Service contract: $ N/A Deductible: Term N/A Mos. Cost $ N/A
2. Maintenance contract: $ N/A Deductible: Term N/A Mos. Cost $ N/A
3. N/A $ N/A Deductible: Term N/A Mos. Cost $ N/A

Buyer and Co-Buyer want: 1; 2; 3.

Buyer Co-Buyer

NOTICE: THE FOLLOWING APPLIES TO THE SALE OF A USED VEHICLE ONLY. THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE IS PART OF THIS CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

AVISO: LO SIGUIENTE APLICA A LA VENTA DE UN VEHÍCULO USADO ÚNICAMENTE. LA INFORMACIÓN QUE USTED VE EN EL FORMULARIO DE LA VENTANILLA DE ESTE VEHÍCULO FORMA PARTE DE ESTE CONTRATO. LA INFORMACIÓN DEL FORMULARIO DE LA VENTANILLA SUPEDITA CUALESQUIERA DISPOSICIONES CONTRARIAS EN EL CONTRATO DE VENTA.

DISCLOSURES PURSUANT TO TRUTH-IN-LENDING ACT

ANNUAL PERCENTAGE RATE (The cost of your credit as a yearly rate.)	0.00%
FINANCE CHARGE (The dollar amount the credit will cost you.)	$ 0.00
Amount Financed (The amount of credit provided to you or on your behalf.)	$ 18742.80
Total of Payments (The amount you will have paid after you have made all payments as scheduled.)	$ 18742.80
Total Sale Price (The total price of your purchase on credit, including your downpayment of $ 1600.33)	$ 20343.13

PAID IN FULL

Payment Schedule. Your payment schedule will be:

NUMBER OF PAYMENTS	AMOUNT OF EACH PAYMENT	PAYMENTS ARE DUE	
One Payment of	$ N/A	On N/A	
58 Payments of	$ 312.38	Monthly, Beginning	06/24/2010
N/A Payments of	$ N/A	Monthly, Beginning	N/A
One Final Payment of	$ 312.38	On 05/24/2015	

SECURITY INTEREST: You are giving a security interest in the vehicle being purchased.
LATE CHARGE: If payment is more than ten days late, you will be charged $10.
PREPAYMENT: If you pay off in full early, you will not have to pay a penalty.
See the reverse side of this contract for additional provisions about nonpayment, default, any required repayment in full before the scheduled date and security interests.

ITEMIZATION OF THE AMOUNT FINANCED

1. Cash Price (Incl. Acc.) $ 18500.00 (1)
2. N/A $ N/A (2)
3. N/A $ N/A (3)
4. N/A $ N/A (4)
5. N/A $ N/A (5)
6. N/A $ N/A (6)
7. N/A $ N/A (7)
8. N/A $ N/A (8)
9. Subtotal (1+2+3+4+5+6+7+8) $ 18500.00 (9)
10. Downpayment
    - A. Trade-in (Gross Value) $ N/A (A)
    - B. Less Trade-in Payoff paid to N/A $ N/A (B)
    - C. Net trade-in allowance (A-B) $ N/A (C)
    - D. Cash Downpayment at Closing $ 1600.33 (D)
    - E. Mfr's Rebate (if any) $ N/A (E)
    - F. Deferred Downpayment Due $ N/A (F)
    - G. Total Cash Downpayment (D+E+F) $ 1600.33 (G)

    Total Downpayment (C+G) $ 1600.33 (10)
11. Balance Owed To Seller For Above Goods and Services (9-10) $ 16899.67 (11)
12. Amounts paid to others on your behalf.

    Paid to Public Officials:
    - A. License $ N/A (A)
    - B. Registration $ 225.00 (B)
    - C. Certificate of Title $ N/A (C)
    - D. Sales Tax $ 1595.63 (D)
    - E. Other Taxes $ N/A (E)
    - F. NY TIRE FEE $ 12.50 (F)
    - G. NYS INSPECTION $ 10.00 (G)

    Paid to Ins. Cos. per Statement of Ins. (Seller may retain or receive a portion of these amounts):
    - H. *Total Vehicle Insurance $ N/A (H)
    - I. **Total Credit Insurance $ N/A (I)
    - J. N/A $ N/A (J)

    Other (Seller may retain or receive a portion of these amounts):
    - K. Paid to N/A for N/A $ N/A (K)
    - L. Paid to N/A for N/A $ N/A (L)
    - M. Paid to N/A for N/A $ N/A (M)
    - N. Paid to N/A for N/A $ N/A (N)
    - O. Paid to N/A for N/A $ N/A (O)

    Total Other Charges (12A+B+C+D+E+F+G+H+I+J+K+L+M+N+O) $ 1843.13 (12)
13. AMOUNT FINANCED (11+12) $ 18742.80 (13)

Seller may assign this contract and may retain or receive a portion of the Finance Charge.

SignatureDIRECTPAY AUTHORIZATION AGREEMENT (Not required. Please complete and sign if you want this option.)
You agree to let us debit the payments shown in this contract from your account electronically when they are due. The payments will be debited from the Bank or other financial institution listed below. You also agree to let your Bank honor the debit requests. This agreement will be in effect until all the payments except the last one have been made. You must make other arrangements to make your final payment. You can stop the debits at any time by giving us and your Bank written notice to cancel that allows a reasonable period of time for us to act. Please give us a voided check that has the Bank name, branch address and account number so we can arrange the debits.

SIGNATURE/DATE (BUYER OR CO-BUYER) N/A BANK NAME

SEE OTHER SIDE FOR ADDITIONAL TERMS AND CONDITIONS, INCLUDING DISCLAIMER OF WARRANTIES, WHICH ARE A PART OF THIS CONTRACT.

NOTICE: YOU ACKNOWLEDGE THAT YOU HAVE READ THE ARBITRATION CLAUSE ON THE OTHER SIDE BEFORE SIGNING BELOW.

The Annual Percentage Rate May Be Negotiable With The Dealer.

BUYER ACKNOWLEDGES RECEIPT OF A FULLY COMPLETED COPY OF THIS RETAIL INSTALLMENT CONTRACT WITH NO BLANK SPACES.

NOTICE TO THE BUYER - 1. DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACE. 2. YOU ARE ENTITLED TO A COMPLETELY FILLED IN COPY OF THIS CONTRACT WHEN YOU SIGN IT. 3. UNDER THE LAW, YOU HAVE THE FOLLOWING RIGHTS, AMONG OTHERS: (A) TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND TO OBTAIN A PARTIAL REFUND OF THE CREDIT SERVICE CHARGE; (B) TO REDEEM THE PROPERTY IF REPOSSESSED FOR A DEFAULT; (C) TO REQUIRE, UNDER CERTAIN CONDITIONS, A RESALE OF THE PROPERTY IF REPOSSESSED. 4. ACCORDING TO LAW YOU HAVE THE PRIVILEGE OF PURCHASING THE INSURANCE ON THE MOTOR VEHICLE PROVIDED FOR IN THIS CONTRACT FROM AN AGENT OR BROKER OF YOUR OWN SELECTION. KEEP THIS CONTRACT TO PROTECT YOUR LEGAL RIGHTS.

RETAIL INSTALLMENT CONTRACT

Buyer sign here [signature] Co-Buyer sign here
Address 409 CAMBRIDGE CT GLEN COVE Address
NY Zip 11542 Phone (516)671-7243 Zip Phone

Seller's Name BARON NISSAN INC. Seller's Address 235 GLEN COVE ROAD GREENVALE NY 11548
By [signature] Title [signature]

Seller assigns this contract, if accepted, to ☐ NMAC ☐

NMAC 2001-NY 6/09

CONSUMER PAPER

NMAC