



Ally Buyer's ChoiceSM Rider

Dealer Number: _____

Retail Installment Sale Contract Date: _____

Buyer (and Co- Buyer) Name & Address (include county and zip code)	Creditor (Seller name and address)
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This Ally Buyer's Choice Rider is part of the contract relating to the retail installment sale of the motor vehicle described below. "This contract" means the retail installment sale contract (credit sale contract) of the same date together with this rider and any other written amendments or additions to the retail installment sale contract signed by the parties, such as an optional gap contract. "You" and "your" refer to the Buyer and Co-Buyer, if any. "We," "us," and "our" mean the holder of this contract.

New or Used	Year	Make and Model	Vehicle Identification Number
<input type="checkbox"/> New <input type="checkbox"/> Used			<div style="display: flex; justify-content: space-between;"> <div style="width: 40%;">Odometer Mileage</div> <div style="width: 60%; border: 1px solid black; height: 20px;"></div> </div>

Special Prepayment Date. The Special Prepayment Date for this contract is: _____.

Sale Price. The Sale Price will be the result of the following:

- (1) _____, less
- (2) A Disposition Fee of _____ less
- (3) Any Excess Wear Deduction (see page 2), and less
- (4) An Excess Mileage Deduction of \$0.25 per mile for each mile on the odometer on the date you sell the vehicle to us over _____ miles.

This rider adds the Ally Buyer's Choice feature to your contract, allowing you to prepay by selling the vehicle identified above to us at the specified price. The annual percentage rate and finance charge of a contract with the Ally Buyer's Choice feature may be more than the annual percentage rate and finance charge for a comparable contract without the feature. If you would like a contract without the Ally Buyer's Choice feature, please ask for one.

Please review this rider together with your retail installment sale contract. See next page for additional terms. By signing below, you are agreeing to the terms on the front and back of this document.

X _____
 Buyer Signature: _____ Date: _____

X _____
 Seller Signature: _____ Date: _____

X _____
 Co-Buyer Signature: _____ Date: _____

X _____
 Other Owner Signature: _____ Date: _____



Prepayment Options. You may prepay the amount you owe under this contract in full or in part at any time without penalty. If you meet each of the conditions in the paragraph below entitled "Your Option to Sell," you may prepay by:

- a. selling the vehicle to us on the Special Prepayment Date with the Sale Price applied to the amount you owe under this contract; and,
- b. paying any excess of the amount you owe over the Sale Price to us.

This rider ends if you prepay in full before the Special Prepayment Date.

Your Option to Sell. You have the option to sell the vehicle to us on the Special Prepayment Date at the Sale Price. You have this option to sell only if you meet all of the following conditions:

- 1. You schedule a preliminary inspection of the vehicle at least 10 days before the Special Prepayment Date, but no more than 30 days before the Special Prepayment Date, by calling us. The preliminary inspection must take place at a location we designate and at the scheduled time to give us a preliminary assessment of the vehicle's condition. (Any Excess Wear Deduction will be based on a later inspection when you deliver the vehicle to us or our designee.)
- 2. You have not broken any of your promises in this contract (defaulted), including your promise not to transfer any interest in the vehicle without our written permission.
- 3. You deliver the vehicle to us or our designee by the Special Prepayment Date at a place we specify.
- 4. You pay us any amount you owe in excess of the Sale Price on the Special Prepayment Date. (This may include amounts owed because a payment was not made as scheduled in the contract.)
- 5. You have serviced the vehicle as the manufacturer recommends and have followed the manufacturer's instructions in any recall.
- 6. You have not altered the vehicle without our prior written permission.
- 7. If the vehicle's odometer stopped working, you fixed it immediately.
- 8. You accurately complete, sign, and deliver all documents that are necessary, or that we require, to transfer the vehicle to us, including any bill of sale, certificate of title, odometer disclosure statement, inspection report, or power of attorney authorizing us or someone else to complete the documents we require on your behalf.

Excess Wear Deduction. The Excess Wear Deduction used to figure the Sale Price will be the amount we estimate it would cost to repair excess wear to the vehicle. Excess wear is wear that is beyond the minor wear reasonably expected to result from ordinary, everyday use. Excess wear includes: (i) glass that is damaged, engraved, or that you tinted; (ii) a damaged or corroded body, trim, frame, crossmember, suspension, engine, powertrain, or other mechanical part; (iii) damaged paint; (iv) a torn, damaged, or stained interior or trunkliner; (v) sheet metal that is not original equipment sheet metal; (vi) missing equipment or parts that were in or on the vehicle when delivered and not replaced with equipment or parts of equal quality and design (including a missing wheel, wheel cover, jack, or wheel wrench); (vii) a tire (including spare) that is unsafe, is not the size and type the manufacturer recommends, is recapped or a snow tire, or has less than 1/8 inch of tread left at the shallowest point; (viii) a damaged or worn brake that does not meet government safety standards; (ix) oil leaks or low oil pressure; (x) a malfunctioning electrical system, battery, or lights; (xi) holes that you drilled in the vehicle; (xii) any change to the vehicle that damages the vehicle or compromises its structural integrity; (xiii) any other condition that makes the vehicle run in a noisy, rough, improper, unsafe, or unlawful way; and (xiv) any other damage, whether or not insurance covers it. The Excess Wear Deduction used to figure the Sale Price will be based on an inspection of the vehicle when you deliver the vehicle to us or our designee.

Documentation After the Special Prepayment Date. If you choose to sell the vehicle to us by the Special Prepayment Date, we may request additional documentation to facilitate the transfer of the vehicle. If we ask, you will accurately complete, sign, and deliver the documentation to us by the date we give you.

Transfer of the Vehicle. If you choose to sell the vehicle to us by the Special Prepayment Date, we may choose to have the vehicle transferred directly from you to our designee rather than to us.