

JAN 07 2008

HONDA

Financial Services

**AUTOMOBILE - SIMPLE INTEREST
RETAIL INSTALLMENT CONTRACT - CONSUMER CREDIT DOCUMENT
MARYLAND**

DISCOUNT FINANCE DEPT

Contract Date: 12/15/2007

Account Number:

BUYER (called "YOU" or "YOUR" in this Contract)			SELLER-CREDITOR (called "WE" or "US" in this Contract)		
Name (Primary Buyer) MAJDI WARDAH			Dealer # 400572		
Name (Buyer)			Name COLLEGE PARK HONDA-HYUNDAI		
Address			Address 9400 BALTIMORE AVE.		
City	State	Zip Code	City	State	Zip Code
			COLLEGE PARK	MD	20740

THE VEHICLE IS:

NEW or USED	MODEL YEAR	MAKE	ODOMETER READING	MODEL	IDENTIFICATION NO. (Complete Serial No.)	KEY CODE
NEW	2008	HONDA	50	PILOT	5FNYF187X8B027213	

AUTOMOBILE EQUIPMENT INCLUDED

Including Standard Manufacturer Installed Features (unless replaced by upgraded equipment) and the Following Dealer Installed Options:
 Air Conditioning Leather Interior Power Moonroof Custom Wheels Rear Wing Spoiler Alarm System
 Audio System Includes: AM/FM Stereo AM/FM Stereo with Cassette Player Cassette Player CD Changer CD Player
 Other Dealer Installed Options:

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE. The cost of your credit as a yearly rate.	FINANCE CHARGE. The dollar amount the credit will cost you.	Amount Financed. The amount of credit provided to you or on your behalf.	Total of Payments. The amount you will have paid after you have made all payments as scheduled.	Total Sale Price. The total cost of your purchase on credit, including your downpayment of \$ 0.00.
2.90 %	\$ 1687.67	\$ 36280.45	\$ 37968.12	\$ 37968.12

YOUR PAYMENT SCHEDULE WILL BE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENT SCHEDULE
36	1054.67	MONTHLY, BEGINNING 01/28/2008

LATE CHARGE: If a payment is more than 15 days late, you will be charged a late charge of 10% per month of the late amount or \$5.00 per month, whichever is greater.
PREPAYMENT: If you pay off early, you will not have to pay a penalty.
SECURITY: You are giving a Security Interest in the Vehicle being purchased.
NOTE: See the reverse side of this document for additional information about nonpayment, default, checks returned for insufficient funds, any repayment in full before the scheduled date and prepayment refunds.

INSURANCE COVERAGE FOR PERSONAL LIABILITY OR FOR PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED IN THIS TRANSACTION.

PHYSICAL DAMAGE INSURANCE ON THE VEHICLE IS REQUIRED TO OBTAIN CREDIT. BUYER MAY OBTAIN SUCH INSURANCE FROM ANYONE CHOSEN BY BUYER ACCEPTABLE TO SELLER.

INSURANCE

Buyer voluntarily requests the credit insurance checked below, if any, and understands that such insurance is not required to obtain credit. Buyer acknowledges disclosure of the cost of such insurance and authorizes it to be included in the balance payable under this Contract.

TYPE	PREMIUM	TERM
Credit Life	\$ N/A	N/A
Joint Life	\$ N/A	N/A
Credit Disability	\$ N/A	N/A
TOTAL PREMIUMS	\$ N/A	

ITEMIZATION OF AMOUNT FINANCED

1. CASH PRICE	
Vehicle	\$ 33135.00 (i)
Delivery Charges	\$ N/A (ii)
Installation Charges	\$ N/A (iii)
Other: N/A	\$ N/A (iv)
Other: N/A	\$ N/A (v)
A. Total Vehicle Charges (i plus ii plus iii plus iv plus v)	\$ 33135.00 (1A)
B. Dealer Processing Charge (not required by law)	\$ 100.00 (1B)
C. Sales Tax	\$ 2326.15 (1C)
D. Other: N/A	\$ N/A (1D)
E. Total Cash Sales Price (1A plus 1B plus 1C plus 1D)	\$ 35561.15 (1E)
2. DOWNPAYMENT	
A. Manufacturer's Rebate (if any)	\$ N/A (2A)
B. Cash Downpayment	\$ N/A (2B)
C. Total Cash Portion Of Downpayment (2A plus 2B)	\$ N/A (2C)
Trade-In Description/Allowance	
Description: Yr _____ Make _____	
Model _____ VIN _____	

Date _____ Primary Buyer (Signature) _____

Date _____ Buyer (Signature) _____

Buyer wants Credit Disability Insurance (Primary Buyer Only).

Date _____ Primary Buyer (Signature) _____

TOTAL INSURANCE PREMIUMS ARE DESCRIBED IN ITEM 4.

E. Amount Owed on Trade-In
Owed to: _____ \$ _____ N/A (2E)

F. Net Trade-In (2D minus 2E) (Disclose as zero if negative) _____ \$ _____ N/A (2F)

G. Amount to Finance
(If 2D minus 2E is negative, see 4I below. Amount not included in 4B) _____ \$ _____ N/A (2G)

H. Total Downpayment (2C plus 2F) _____ \$ _____ N/A (2H)

3. TOTAL UNPAID CASH BALANCE (1E minus 2H) _____ \$ 35562.45 (3)

4. AMOUNTS PAID TO OTHERS ON YOUR BEHALF

Insurance/Service Agreement

A. Credit Life Premium** _____ \$ _____ N/A (4A)

B. Credit Disability Premium** _____ \$ _____ N/A (4B)

C. Extended Service Contract** _____ \$ _____ N/A (4C)

D. Other** N/A _____ \$ _____ N/A (4D)

Official Fees

E. Registration Fees _____ \$ _____ N/A (4E)

F. Title/Lien Fees _____ \$ 15.00 (4F)

G. Other Official Fees _____ \$ _____ N/A (4G)

H. Other Official Fees: TIRE TAX _____ \$ 4.00 (4H)

Other Charges

I. Outstanding Balance on Trade-In Paid to:
(see 2G above) N/A _____ \$ _____ N/A (4I)

J. To** RYAN for GAP INSURANCE _____ \$ 700.00 (4J)

K. To** N/A for N/A _____ \$ _____ N/A (4K)

L. Total Amounts Paid On Your Behalf (4A through 4K) _____ \$ 719.00 (4L)

5. AMOUNT FINANCED (3 plus 4L) _____ \$ 36281.45 (5)

**Seller may be retaining a portion of these amounts.

AGREEMENT: The undersigned Seller agrees to sell and the undersigned Buyer, jointly and severally if more than one, agrees to purchase the Vehicle described above and all equipment included, subject to the terms of this Contract.

PROMISE TO PAY: Buyer promises to pay to Seller, at the above address, or other address that may be specified, the Amount Financed shown above, plus finance charges at the Annual Percentage Rate shown above computed on the unpaid balance outstanding from time to time; plus any applicable delinquency, dishonored payment and other charges provided in this Contract or otherwise provided by law. Monthly payments are due in the amount and at the times shown above; the final payment will be adjusted to reflect additional or lesser amounts due on the final payment date. The actual amount of the final payment will depend upon whether Buyer makes payments on time. Early payments will have the effect of reducing the final payment, while late payments will cause it to be higher.

ASSIGNMENT: Buyer agrees that this Contract may be assigned by the Seller. Buyer agrees that if this Contract is assigned by the Seller, the Assignee shall have all rights of the Seller under this Contract.

THE ANNUAL PERCENTAGE RATE MAY BE NEGOTIATED WITH THE SELLER. THE SELLER MAY ASSIGN THIS CONTRACT AND RETAIN ITS RIGHT TO RECEIVE A PART OF THE FINANCE CHARGE.

THERE ARE OTHER TERMS AND CONDITIONS ON THE REVERSE SIDE HEREOF WHICH ARE INCORPORATED HEREIN AND BINDING UPON YOU.

NOTICE TO BUYER OF USED VEHICLE: 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.

NOTICE TO BUYER

DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO A COPY OF THIS CONTRACT AT THE TIME YOU SIGN IT.

Buyer's Signature [Signature] Date 12/15/2007

Buyer's Signature _____ Date 12/15/2007

BUYER: By your signature below, you acknowledge that you have read and understand both sides of this Contract, which was completely filled in prior to your execution hereof, and have received a fully executed copy thereof. You also acknowledge receipt of the Vehicle described above in good condition.

Buyer's Signature [Signature] Date 12/15/2007

Buyer's Signature _____ Date 12/15/2007

CO-SIGNER: By my signature below, I acknowledge that I have read and understand both sides of this Contract. I agree to pay the debt in this Contract although I may not personally receive any property and I understand that Seller might demand payment from me before demanding payment from any other person or before Seller repossesses the Vehicle. I understand that I may be sued for payment although the Buyer hereunder is able to pay.

Co-Signer's Signature _____ Date _____

Co-Signer's Signature _____ Date _____

Name _____ (Please Print)

Address _____

City/State _____ Zip Code _____

SELLER-CREDITOR:

Dealer's Signature [Signature] Date 12/15/2007

Title _____

AMERICAN HONDA FINANCE CORPORATION
ORIGINAL