



P.O. Box 183581 | Arlington, TX 76096-3581

Account:

Imaging Code: 668

PURCHASE TITLING INSTRUCTIONS

THIS FORM MUST BE SIGNED AND RETURNED BEFORE THE TITLE CAN BE PROCESSED.

Account Number: 1102020915258

Lessee Name: Micheal Bishop

VIN Number: 2GCVKNEC1K1157494

GM Financial will only assign the title to one of the following:
(1) The lessee/co-lessee, (2) a dealer, (3) a financial institution or (4) an insurance company.

New Owner's Name: Michael Alan Bishop

Address: 8607 Carlsbad Ln

Street

Lansing

MI

48917

City

State

ZIP Code

Attention: _____

PLEASE MAIL TITLE TO THE FOLLOWING ADDRESS:

Name: Lake Trust Credit Union

Address: 4605 S Old US Hwy 23

Street

Brighton, MI 48114

City

State

ZIP Code

Attention: Dustin - Loan Servicing Department

DocuSigned by:

Michael Alan Bishop

812928500027472

LESSEE/CO-LESSEE SIGNATURE

1/18/2022

DATE

LAKE TRUST

THE POWER IN ALL OF US

4605 S Old US Hwy 23
Brighton, MI 48114
888.267.7200

LAKETRUST.ORG

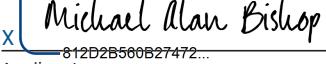
CREDIT UNION ACCOUNT NO.
3556453

Loan Application (Including ATM / Debit Card Access to the Account, if Available)

| | | | | | | |
|---|--|-------------------|--|---|---|-----------------------|
| PURPOSE OF ADVANCE | Purchase | | | <input checked="" type="checkbox"/> SECURED <input type="checkbox"/> UNSECURED | AMOUNT REQUESTED | \$25,990.88 |
| REPAYMENT PERIOD | NO. OF MONTHS 60 | REPAY BY | <input type="checkbox"/> PAYROLL DEDUCTION | <input type="checkbox"/> MONTHLY TRANSFER | <input checked="" type="checkbox"/> CASH | |
| Collateral Description (If Secured) | | | | | | |
| YEAR 2019 | <input type="checkbox"/> NEW <input checked="" type="checkbox"/> USED | MAKE Chevrolet | MODEL Silverado 1500 LD | MILEAGE 17250 | VEHICLE IDENTIFICATION NO. 2GCVKNEC1K1157494 | |
| <input type="checkbox"/> PURCHASE <input type="checkbox"/> REFINANCE | IF PURCHASE, INDICATE NAME OF DEALERSHIP OR PRIVATE OWNER | | | | | PURCHASE PRICE |
| | IF REFINANCED, INDICATE WHERE CURRENTLY FINANCED | | | | | CURRENT PAYOFF AMOUNT |

| | | | | | | | |
|--|----------------|------------------------------------|---------------------------------|----------|--|--|--|
| Applicant Information | | | | | | | |
| NAME - LAST Bishop, Michael Alan | | FIRST | | M.I. | | | |
| HOME ADDRESS - STREET 8607 Carlsbad Ln | | | HOW LONG | | | | |
| CITY Lansing | | STATE MI | ZIP CODE 48917 | | | | |
| HOME PHONE 517-775-4916 | | BUSINESS PHONE | | | | | |
| DATE OF BIRTH 1/25/1965 | | SOCIAL SECURITY NO. 376-88-8095 | | | | | |
| EMPLOYER LLPS, Inc. | | | DATE HIRED 8/1/1999 | | | | |
| POSITION OR JOB TITLE Operations Manager | | | GROSS MONTHLY PAY \$7,500.00 | | | | |
| HOME <input checked="" type="checkbox"/> OWN <input type="checkbox"/> RENT | | | MONTHLY PAYMENT \$1,912.00 | | | | |
| NOTE: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this loan. | | | | | | | |
| OTHER INCOME | SOURCE OR KIND | | MONTHLY AMOUNT \$ | | | | |
| | SOURCE OR KIND | | MONTHLY AMOUNT \$ | | | | |
| Co-Applicant Information | | | | | | | |
| NAME - LAST | | FIRST | | M.I. | | | |
| HOME ADDRESS - STREET | | | HOW LONG | | | | |
| CITY | | STATE | | ZIP CODE | | | |
| HOME PHONE | | | BUSINESS PHONE | | | | |
| DATE OF BIRTH | | SOCIAL SECURITY NO. | | | | | |
| EMPLOYER | | | DATE HIRED | | | | |
| POSITION OR JOB TITLE | | | GROSS MONTHLY PAY | | | | |
| Optional Payment Protection Information (Not Required for Approval) | | | | | | | |
| Check coverage(s) desired. A separate document which discloses the terms and conditions must be signed for coverage to become effective. | | | | | | | |
| <input type="checkbox"/> Loan Payment Protection <input type="checkbox"/> Loan Payment Protection Plus <input checked="" type="checkbox"/> No Payment Protection | | | | | | | |

"You" or "your" refers to the Applicant and any Co-Applicants submitting this application. By submitting this application, you are applying for an extension of credit with Lake Trust Credit Union and certify that all information is true and complete. You authorize Lake Trust Credit Union to obtain and use information on your credit report to make offers of additional products and services and understand that credit inquiries have the potential to impact your credit score.

| | |
|---|-----------|
|  | 1/18/2022 |
| 812D2B500B27472... | Date |
| Applicant | Applicant |
| | Date |

| | | | | | | |
|-----------------------------------|--|--|--|---------------------------|--|--|
| NMLS Information | | | | | | |
| LENDER Lake Trust Credit Union | | | | NMLS/LICENSE ID 695868 | | |
| LOAN OFFICER | | | | NMLS/LICENSE ID | | |

FOLD ON LINES



BRIGHTON MI 48114-9804
4605 S OLD US HIGHWAY 23
LAKE TRUST CREDIT UNION
POSTAGE WILL BE PAID BY ADDRESSEE

FIRST-CLASS MAIL PERMIT NO. 42 BRIGHTON, MI
BUSINESS REPLY MAIL

UNITED STATES
IN THE
IF MAILED
NECESSARY
NO POSTAGE
RECORDED





Loan and Security Agreements and Disclosure Statement

Covered Borrower Under Military Lending Act

| | | | | | |
|--|------------------------------------|-----------|----------------|-------------|---------------|
| <input checked="" type="checkbox"/> FIXED RATE | <input type="checkbox"/> STEP RATE | LOAN DATE | ACCOUNT NUMBER | LOAN NUMBER | MATURITY DATE |
| | | 1/18/2022 | 3556453 | 10009878690 | 2/4/2027 |

BORROWER 1 (Name & Address)

Michael Alan Bishop
8607 Carlsbad Ln
Lansing, MI 48917

BORROWER 2 (Name & Address)

BORROWER 3 (Name & Address)

BORROWER 4 (Name & Address)

TRUTH IN LENDING DISCLOSURE ('e' means an estimate)

| ANNUAL PERCENTAGE RATE | FINANCE CHARGE | Amount Financed | Total of Payments | Total Sale Price |
|---|---|---|--|---|
| The cost of Your credit as a yearly rate. | The dollar amount the credit will cost You. | The amount of credit provided to You or on Your behalf. | The amount You will have paid after You have made all payments as scheduled. | The total cost of Your purchase on credit is which includes Your downpayment of \$0.00. |
| 2.79% | \$1,919.57 | \$25,990.88 | \$27,910.45 | |

Your Payment Schedule Will Be:

| Number of Payments | Amount of Payments | When Payments Are Due | Prepayment: |
|--------------------|--------------------|---------------------------------------|---|
| 59 | \$465.18 | Beginning 3/4/2022 | If You pay off early You will not have to pay a penalty. |
| 1 | \$464.83 | And Every Month Thereafter until Paid | Required Deposit: The Annual Percentage Rate does not take into account Your required deposit, if any. Demand: <input type="checkbox"/> This obligation has a demand feature. <input checked="" type="checkbox"/> All disclosures are based on an assumed maturity of one year. |

Property Insurance: You may obtain property insurance from anyone You want that is acceptable to the Credit Union. If You get the insurance from the Credit Union You will pay \$

Late Charge: If your payment is 10 or more days late you will be charged 5% of your overdue payment, but not less than \$15

Security: Collateral securing other loans with the Credit Union may also secure this Loan. You are giving a security interest in Your shares and dividends and, if any, Your deposits and interest in the Credit Union; and the Property described below:

| Collateral | Property/Model/Make | Year | I.D. Number | Type | Value | Key Number |
|------------|---------------------|------|-------------------|------|-------|------------|
| Chevrolet | Silverado 1500 LD | 2019 | 2GCVKNEC1K1157494 | | | |

Other (Describe)
Pledge of Shares \$

in Account No.

in Account No.

Variable Rate:

See Your contract documents for any additional information about nonpayment, default, and any required repayment in full before the scheduled date.

ITEMIZATION OF THE AMOUNT FINANCED ('e' means an estimate)

| Itemization of Amount Financed of | Amount Given to You Directly | Amount Paid on Your Account | Prepaid Finance Charge |
|-----------------------------------|------------------------------|-----------------------------|------------------------|
| 25990.88 | \$0.00 | | |

Amounts Paid to Others on Your Behalf: (If an amount is marked with an asterisk (*) We will be retaining a portion of the amount.)

| | | |
|-------------|-----------------|----|
| \$16.00 | To Filing Fee | To |
| \$25,974.88 | To GM Financial | To |
| | To | To |

MILITARY LENDING ACT DISCLOSURES

Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

A "Covered Borrower" for purposes of this loan means a consumer who, at the time the consumer becomes obligated on this loan, is a covered member or a dependent of a covered member as defined by the Military Lending Act. A Covered Borrower does not mean a consumer who (though a Covered Borrower at the time he or she became obligated on this transaction) no longer is a covered member or a dependent of a covered member as defined by the Military Lending Act.

LOAN AGREEMENT

In this Loan Agreement ("Agreement") all references to "Credit Union", "We", "Our" or "Us" mean the Credit Union whose name appears above and anyone to whom the Credit Union assigns or transfers this Agreement. All references to "You" or "Your" mean each person who signs, or otherwise authenticates, this Agreement as a borrower.

1. PROMISE TO PAY - You promise to pay \$25,990.88 to the Credit Union plus interest on the unpaid balance until what You owe has been repaid.

For **fixed rate** loans, the interest rate is 2.790% per year.

For **step-rate** loans, the initial interest rate will be % until and then the interest rate will be % until the balance is repaid in full.

For **variable rate** loans, the initial interest rate is % per year and will vary as follows:

Collection Costs:

2. PAYMENTS - You promise to make payments of the amount and at the time shown in the Truth in Lending Disclosure. If this is a variable rate loan, the Promise to Pay section tells You whether, if the interest rate increases, You will have to make more payments, higher payments, or if the final payment will be a balloon payment. You may prepay any amount without penalty. If You prepay any part of what You owe, You are still required to make the regularly scheduled payments, unless We have agreed to a change in the payment schedule. Because this is a simple interest loan, if You do not make payments exactly as scheduled, Your final payment may be more or less than the amount of the final payment that is disclosed. If You elect voluntary payment protection, We will either include the premium or program fee(s) in Your payments or extend the term of Your loan. If the term is extended, You will be required to make additional payments of the scheduled amount, until what You owe has been paid. You promise to make all payments to the place We choose. If this loan refinances another loan You have with Us, the other loan will be canceled and refinanced as of the date of this loan. Unless otherwise required by law, payments will be applied to amounts owed in the manner We choose.

3. LOAN PROCEEDS BY MAIL - If the proceeds of this loan are mailed to You, interest on this loan begins on the date the loan proceeds are mailed to You.

4. SECURITY FOR LOAN - This Agreement is secured by all property described in the "Security" section of the Truth in Lending Disclosure. Property securing other loans You have with Us also secures this loan, unless the property is a dwelling or otherwise

prohibited by federal and/or state law. In addition to Your pledge of shares, We may also have what is known as a statutory lien on all individual and joint accounts You have with Us. A statutory lien means We have the right under federal and/or state law to claim an interest in Your accounts. Unless otherwise prohibited by federal and/or state law, We can enforce a statutory lien against Your shares and dividends and, if any, interest and deposits, in all individual and joint accounts You have with Us to satisfy any outstanding financial obligation that is due and payable to Us. We may exercise Our right to enforce this lien without further notice to You, to the extent permitted by law. **For all borrowers:** You pledge as security for this loan all shares and dividends and, if any, all deposits and interest in all joint and individual accounts You have with the Credit Union now and in the future. **The statutory lien and/or Your pledge will allow Us to apply the funds in Your account(s) to what You owe when You are in default.** If a dollar amount and account number are listed in the "Security" section of the Truth in Lending Disclosure, You may not withdraw the amount that has been specifically pledged to secure this loan until the Credit Union agrees to release all or part of the pledged amount. The statutory lien and Your pledge do not apply to any Individual Retirement Account or any other account that would lose special tax treatment under state or federal law if given as security.

5. DEFAULT - You will be in default under this Agreement if You do not make a payment of the amount required on or before the date it is due. You will be in default if You break any promise You made in connection with this loan or if anyone is in default under any security agreement made in connection with this Agreement. You will be in default if You die, file for bankruptcy, become insolvent (that is, unable to pay Your bills and loans as they become due), or if You made any false or misleading statements in Your loan application. You will also be in default if something happens that We believe may seriously affect Your ability to repay what You owe under this Agreement or if You are in default under any other loan agreement You have with Us.

6. ACTIONS AFTER DEFAULT - When You are in default, We may demand immediate payment of the entire unpaid balance under this Agreement. If We demand immediate payment, You will continue to pay interest at the rate provided for in this Agreement, until what You owe has been repaid. **We will also apply against what You owe any shares and/or deposits given as security under this Agreement.** We may also exercise any other rights given by law when You are in default. **Unless You are a Covered Borrower under the Military Lending Act, You waive any right You have to receive demand for payment, notice of intent to demand immediate payment and notice of demand for immediate payment.**

7. EACH PERSON RESPONSIBLE - Each person who signs, or otherwise authenticates, this Agreement will be individually and jointly responsible for paying the entire amount owed under this Agreement. This means We can enforce Our rights against any one of You individually or against all of You together.

8. LATE CHARGE - If You are late in making a payment, You promise to pay the late charge shown in the Truth in Lending Disclosure. If no late charge is shown, You will not be charged one.

9. DELAY IN ENFORCING RIGHTS - We can delay enforcing any of Our rights under this Agreement any number of times without losing the ability to exercise Our rights later. We can enforce this Agreement against Your heirs or legal representatives.

10. CONTINUED EFFECTIVENESS - If any part of this Agreement is determined by a court to be unenforceable, the rest will remain in effect.

11. NOTICES - Notices will be sent to You at the most recent address You have given Us in writing. Notice to any one of You will be notice to all.

12. USE OF ACCOUNT - You promise to use Your account for consumer (personal, family or household) purposes, unless the Credit Union gives You written permission to use the account also for agricultural or commercial purposes, or to purchase real estate.

13. NO ORAL AGREEMENTS -- THIS NOTE CONSTITUTES A "WRITTEN LOAN AGREEMENT" PURSUANT TO SECTION 26.02 OF THE TEXAS BUSINESS AND COMMERCE CODE, IF SUCH SECTION APPLIES. THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

14. The following is required by Vermont law: NOTICE TO COSIGNER: YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

15. NOTICE TO UTAH BORROWERS: This written Agreement is the final expression of the Agreement between You and the Credit Union. This written Agreement may not be contradicted by evidence of any oral agreement.

16. OTHER PROVISIONS -

SECURITY AGREEMENT

In this Security Agreement ("Agreement") all references to "Credit Union", "We", "Our" or "Us" mean the Credit Union whose name appears on this document and anyone to whom the Credit Union assigns or transfers this Agreement. All references to the "Loan" mean the loan described in the Loan Agreement that is part of this document. All references to "You" or "Your" mean any person who signs, or otherwise authenticates, this Agreement.

1. THE SECURITY FOR THE LOAN - You give Us what is known as a security interest in the Property described in the "Security" section of the Truth in Lending Disclosure that is part of this document ("the Property"). The security interest You give includes all accessions. Accessions are things which are attached to or installed in the Property now or in the future. The security interest also includes any replacements for the Property which You buy within 10 days of the Loan and any extensions, renewals or refinancings of the Loan. It also includes any money You receive from selling the Property or from insurance You have on the Property. If the value of the Property declines, You promise to give Us more property as security if asked to do so.

2. WHAT THE SECURITY INTEREST COVERS/CROSS COLLATERAL PROVISIONS - The security interest secures the Loan and any extensions, renewals or refinancings of the Loan. **Unless prohibited by applicable law, the security interest also secures any other loans, including any credit card loan, You have now or receive in the future from Us and any other**

amounts You owe Us for any reason now or in the future, except any loan secured by Your principal dwelling. If the Property is household goods as defined by the Federal Trade Commission Credit Practices Rule or Your principal dwelling, the Property will secure only this Loan and not other loans or amounts You owe Us.

3. OWNERSHIP OF THE PROPERTY - You promise that You own the Property or, if this Loan is to buy the Property, You promise You will use the Loan proceeds for that purpose. You promise that no one else has any interest in or claim against the Property that You have not already told Us about. You promise not to sell or lease the Property or to use it as security for a loan with another creditor until the Loan is repaid. You promise You will allow no other security interest or lien to attach to the Property either by Your actions or by operation of law.

4. PROTECTING THE SECURITY INTEREST - If Your state issues a title for the Property, You promise to have Our security interest shown on the title. We may have to file what is called a financing statement to protect Our security interest from the claims of others. You irrevocably authorize Us to execute (on Your behalf), if applicable, and file one or more financing, continuation or amendment statements pursuant to the Uniform Commercial Code (UCC) in a form satisfactory to Us. You promise to do whatever else We think is necessary to protect Our security interest in the Property. You also promise to pay all costs, including but not limited to any attorney fees, We incur in protecting Our security interest and rights in the Property, to the extent permitted by applicable law.

5. USE OF PROPERTY - Until the Loan has been paid off, You promise You will: (1) Use the Property carefully and keep it in good repair. (2) Obtain Our written permission before making major changes to the Property or changing the address where the Property is kept. (3) Inform Us in writing before changing Your address. (4) Allow Us to inspect the Property. (5) Promptly notify Us if the Property is damaged, stolen or abused. (6) Not use the Property for any unlawful purpose. (7) Not retitle the Property in another state without telling Us.

6. PROPERTY INSURANCE, TAXES AND FEES - You promise to pay all taxes and fees (like registration fees) due on the Property and to keep the Property insured against loss and damage. The amount and coverage of the property insurance must be acceptable to Us. You may provide the property insurance through a policy You already have, or through a policy You get and pay for. You promise to make the insurance policy payable to Us and to deliver the policy or proof of coverage to Us if asked to do so.

If You cancel Your insurance and get a refund, We have a right to the refund. If the Property is lost or damaged, We can use the insurance settlement to repair the Property or apply it towards what You owe. You authorize Us to endorse any draft or check which may be payable to You in order for Us to collect any refund or benefits due under Your insurance policy.

If You do not pay the taxes or fees on the Property when due or keep it insured, We may pay these obligations, but We are not required to do so. Any money We spend for taxes, fees or insurance will be added to the unpaid balance of the Loan and You will pay interest on those amounts at the same rate You agreed to pay on the Loan. We may receive payments in connection with the insurance from a company which provides the insurance. We may monitor Our loans for the purpose of determining whether You and other borrowers have complied with the insurance requirements of Our loan agreements or may engage others to do so. The insurance charge added to the Loan may include (1) the insurance company's payments to Us and (2) the cost of determining compliance with the insurance requirements. If We add amounts for taxes, fees or insurance to the unpaid balance of the Loan, We may increase Your payments to pay the amount added within the term of the insurance or term of the Loan.

7. INSURANCE NOTICE - If You do not purchase the required property insurance, the insurance We may purchase and charge You for will cover only Our interest in the Property. The premium for this insurance may be higher because the insurance company may have given Us the right to purchase insurance after uninsured collateral is lost or damaged. **The insurance will not be liability insurance and will not satisfy any state financial responsibility or no fault laws.**

8. DEFAULT - You will be in default if You break any promise You make or fail to perform any obligation You have under this Agreement. You will also be in default under this Agreement if the Loan is in default. You will be in default if any Property You have given Us as security is repossessed by someone else, seized under a forfeiture or similar law, or if anything else happens that significantly affects the value of the Property or Our security interest in it.

9. WHAT HAPPENS IF YOU ARE IN DEFAULT - When You are in default, We may demand immediate payment of the outstanding balance of the Loan without giving You advance notice and take possession of the Property. You agree the Credit Union has the right to take possession of the Property without judicial process if this can be done without breach of the peace. If We ask, You promise to deliver the Property at a time and place We choose. If the Property is a motor vehicle or boat, You agree that We may obtain a key or other device necessary to unlock and operate it, when You are in default. We will not be responsible for any other property not covered by this Agreement that You leave inside the Property or that is attached to the Property. We will try to return that property to You or make it available for You to claim.

After We have possession of the Property, We can sell it and apply the money to any amounts You owe Us. We will give You notice of any public disposition or the date after which a private disposition will be held. Our expenses for taking possession of and selling the Property will be deducted from the money received from the sale. Those costs may include the cost of storing the Property, preparing it for sale and attorney's fees to the extent permitted under state law or awarded under the Bankruptcy Code. If You have agreed to pay the Loan, You must pay any amount that remains unpaid after the sale money has been applied to the unpaid balance of the Loan and to what You owe under this Agreement. You agree to pay interest on that amount at the same rate as the Loan until that amount has been paid.

10. DELAY IN ENFORCING RIGHTS AND CHANGES IN THE LOAN - We can delay enforcing any of Our rights under this Agreement any number of times without losing the ability to exercise Our rights later. We can enforce this Agreement against Your heirs or legal representatives. If We change the terms of the Loan, You agree that this Agreement will remain in effect.

11. CONTINUED EFFECTIVENESS - If any part of this Agreement is determined by a court to be unenforceable, the rest will remain in effect.

12. NOTICE FOR ARIZONA OWNERS OF PROPERTY - It is unlawful for You to fail to return a motor vehicle that is subject to a security interest, within thirty days after You have received notice of default. The notice will be mailed to the address You gave Us. It is Your responsibility to notify Us if Your address changes. The maximum penalty for unlawful failure to return a motor vehicle is one year in prison and/or a fine of \$150,000.00.

The following notice applies ONLY when the box at left is marked.

13. NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

14. OTHER PROVISIONS -

SIGNATURES

By signing, or otherwise authenticating, as Borrower, You agree to the terms of the Loan Agreement. If Property is described in the "Security" section of the Truth in Lending Disclosure, You also agree to the terms of the Security Agreement. If You sign, or otherwise authenticate, as "Owner of Property" You agree only to the terms of the Security Agreement.

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THE AGREEMENT BEFORE YOU SIGN IT

Borrower 1 Signature
DocuSigned by:

 Michael Alan Bishop

812D2B560B27472...

Date
1/18/2022
(Seal)

Borrower 2 Signature

 X

Date
(Seal)

Signature

 X

Borrower 3:
 Owner of Property

Date

(Seal)

Witness

Signature

 X

Date
(Seal)

Borrower 4:
 Owner of Property

Witness

LAKE TRUST™

4605 S Old US Hwy 23, Brighton, MI 48114-7521
 TOLL FREE 888.267.7200

LAKETRUST.ORG

1/18/2022

Institution Name: GM Financial
 Institution Address: Attn: Payment Services
 4100 Embarcadero Dr
 Arlington, TX 76014

LOAN PAYOFF AND REQUEST FOR RELEASE OF LIEN / TITLE

This letter authorizes the receiving financial institution to forward the **Release of Lien and Original Title** (if applicable) to LAKE TRUST CREDIT UNION. Enclosed is a check to pay off the remaining balance of the following collateralized loan:

CURRENT LIENHOLDER INFORMATION

| | | |
|---|---------------|-----------|
| Seller/Current Registered Owner Account/Loan Number: 112020915258 | | |
| Seller/Current Registered Owner Account Holder Name(s)*: Michael Bishop | | |
| <i>*NOTE: For private party purchase with a lien, list name of Seller/Current Registered Owner of collateral in "Account Holder" field.</i> | | |
| Payoff Amount: \$25,974.88 | Good Through: | 1/21/2022 |
| Collateral Year/Make/Model: 2019 Chevrolet Silverado 1500 LD | | |
| VIN/HULL/Serial #: 2GCVKNEC1K1157494 | | |

The undersigned Seller/Current Registered Owner authorizes and directs the receiving financial institution to accept from LAKE TRUST CREDIT UNION the loan payoff due on the above account. With this payoff, the undersigned hereby grants a security interest to LAKE TRUST CREDIT UNION in the above mentioned collateral.

Michael Alan Bishop

812D2B560B27472

Signature of Seller/Current Registered Owner

1/18/2022

Date

By negotiating or accepting proceeds of this check, the receiving financial institution agrees to release the lien on the collateral described above, and **forward the Release of Lien and Original Title** (if applicable) to LAKE TRUST CREDIT UNION within 10 business days from receipt.

CURRENT LIENHOLDER, PLEASE RECORD ELECTRONIC LIEN IN FAVOR OF LAKE TRUST CREDIT UNION, ELT# LH116686 , OR FORWARD RELEASE OF LIEN AND ORIGINAL TITLE TO:

Lake Trust Credit Union
 Attn: Loan Servicing Department
 4605 S Old US Highway 23
 Brighton, MI 48114-7521

A return envelope is enclosed for your convenience. If you have any questions, please contact **Lake Trust Credit Union at 888.267.7200**.

Team Lake Trust
 Lake Trust Credit Union



Lake Trust Credit Union
4605 S Old US Highway 23
Brighton, Michigan 48114-7521

January 18, 2022

Michael Alan Bishop
8607 Carlsbad Ln
Lansing, MI 48917

Dear Michael

PROOF OF INSURANCE REQUIREMENT

Collateral Description:
2019 Chevrolet Silverado 1500 LD

Collateral Identification:
2GCVKNEC1K1157494

Thank you for choosing Lake Trust Credit Union for your financing needs. As a collateral secured loan, you will need to provide proof of, and maintain full coverage insurance on your collateral. Your Insurance Policy or Binder needs to include:

1. **LAKE TRUST CREDIT UNION** as LIENHOLDER /LOSS PAYEE showing an address of: 4605 S. Old US Highway 23, Brighton MI 48114-7521.
2. **COMPREHENSIVE** and **COLLISION** coverage on vehicle with deductibles not to exceed \$1,000.00.
3. Collateral description and identification must match collateral on the loan documents.
4. Insurance Policy Number, Policy Period and Company Name must be listed.
5. Fax the insurance policy to 734.462.8619 or mail to: Lake Trust Credit Union 4605 S. Old US Highway 23, Brighton MI 48114-7521.

IMPORTANT:

Should you fail to maintain the required insurance throughout the life of the loan, the lender may (but shall not be required to and without prejudice to its rights if it does not) purchase a policy for its own protection and pass the cost of the policy on to you, the borrower. The lender may, but is not required to, attempt to contact you prior to purchasing the insurance. The lender may at its option add the premium to your loan. This may cause an increase to your regular payments.

Sincerely,

Lake Trust Credit Union

DocuSigned by:
 1/18/2022
X 812D2B560B27472...

Applicant Signature

Date

Co-Applicant Signature

Date

Application for Michigan Vehicle Title

| | | | | | | | | | | |
|---|-------------------|---------------------------------|--|--------------|--|-------------|----------------|---------------------------------|----------------------------|--|
| TRANSACTION TYPE Purchase | | PLATE | | EXPIRATION | | TITLE BRAND | | REG. FEE | | |
| YEAR 2019 | MAKE Chevrolet | MODEL Silverado 1500 LD | | | VEHICLE IDENTIFICATION NUMBER 2GCVKNEC1K1157494 | | | REC. PASSPORT FEE | | |
| BODY STYLE Car | | BASE MSRP | | EMPTY WEIGHT | ODOMETER 17250 | | ODOMETER BRAND | | TITLE FEE \$16.00 | |
| FIRST DRIVER LICENSE NO./ FEIN | | SECOND DRIVER LICENSE NO./ FEIN | | | UNIQUE IDENTIFIER | | | TITLE LATE FEE | | |
| NAME(S) AS IT WILL APPEAR ON CERTIFICATE OF TITLE AND REGISTRATION Michael Alan Bishop | | | | | | | | | EXPEDITIOUS FEE TAX | |
| ADDRESS 8607 Carlsbad Ln Lansing, Michigan, 48917 | | MAILING ADDRESS | | | | | | REG. TRANSFER FEE | | |
| | | | | | | | | \$16.00 ^{TOTAL} | | |

| | | |
|---|---|--|
| FIRST SECURED PARTY Lake Trust Credit Union 4605 S Old US Highway 23 Brighton, Michigan 48114-7521 | FILING DATE LIEN CODE ID LH116686 | SECOND SECURED PARTY LIEN CODE ID LH116686 |
| APPLICANT IDENTIFICATION | | |
| <input type="checkbox"/> Owner <input type="checkbox"/> Other Name: _____ | | ID presented: _____ |

| | | | | | |
|--|--|--|--|---------------------------|--|
| CLAIM FOR TAX EXEMPTION | | USE TAX RETURN | | TYPE OF DOCUMENT | |
| REASON: I certify the tax exemption show above is valid. Initial box: | | 1. Purchase price or retail value, whichever is greater. 2. 6-percent tax 3. Credit for tax paid to a reciprocal state (proof attached) 4. Tax being paid | | COUNTY STATE | |
| | | | | | |
| I certify I own this vehicle and all information on this application is correct to the best of my knowledge. | | | | COURT FILE/ DOCKET # | |

| | |
|--|------------------------------------|
| New owner/applicant's signature DocuSigned by: X <i>Michael Alan Bishop</i> 810DD560097473... | PURCHASE DATE: SELLER'S NAME: |
| If you do not receive your new title within 60 days, please call the Department of State Information Center at 888-SOS-MICH (888-767-6424). X This form or your title must be presented to purchase or transfer plates. | |

Final determination of the correct tax liability will be made by the Michigan Department of Treasury. You may be required to document your tax return or prove you are entitled to the exemption claimed. If you cannot support your claim, minimum penalties can be imposed including criminal prosecution or assessing up to 175 percent of the tax due.

Exemption - Transfer Between Relatives: An exemption from use tax is allowed when the new owner is the spouse, father, mother, brother, sister, child, stepparent, stepchild, stepbrother, stepsister, half-brother, half-sister, grandparent, grandchild, father-in-law, mother-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law, grandparent-in-law, legal ward, or legally-appointed guardian of the previous owner. Documentation proving the relationship may be requested by the Michigan Department of Treasury.

VALIDATION:



Credit Score Exception Notice Consumer

| | | |
|---|---|---|
| <p>Name of Entity Providing the Notice: Lake Trust Credit Union</p> <p>Your Credit Score and the Price You Pay for Credit</p> | | |
| <p>Borrower Michael Alan Bishop</p> | | <p>Account Number 3556453</p> <p>Date 1/18/2022</p> |
| <p>Your Credit Score</p> | | |
| <p>Your credit score</p> | <p>753</p> | <p>Source: Experian</p> |
| | | <p>Date: 1/13/2022</p> |
| <p>Understanding Your Credit Score</p> | | |
| <p>What you should know about credit scores</p> | <p>Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.</p> | |
| <p>How we use your credit score</p> | <p>Your credit score can affect whether you can get a loan and how much you will pay for that loan.</p> | |
| <p>The range of scores</p> | <p>Scores range from a low of 300</p> | <p>to a high of 850</p> |
| | <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p> | |
| <p>How your score compares to the scores of other consumers</p> | <p>Your credit score ranks higher than 64.0 %percent of U.S. consumers.</p> | |
| <p>Checking Your Credit Report</p> | | |
| <p>What if there are mistakes in your credit report?</p> | <p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.</p> | |
| <p>How can you obtain a copy of your credit report(s)?</p> | <p>Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To obtain your free annual credit report --</p> <p>By telephone: Call toll-free: 1.877.322.8228</p> <p>On the web: Visit www.annualcreditreport.com</p> <p>By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p> | |
| <p>How can you get more information?</p> | <p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p> | |

Signatures (Optional)

Borrower Signature
DocuSigned by:  Michael Alan Bishop Date 1/18/2022 (Seal)

| | |
|----------------------------|--------|
| Credit Union Authorization | Date |
| X | (Seal) |

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Credit Score Exception Notice Consumer

| | | |
|--|---|-------|
| Name of Entity Providing the Notice: Your Credit Score and the Price You Pay for Credit | | |
| Borrower Account Number Date 1/18/2022 | | |
| Your Credit Score | | |
| Your credit score | Source: | Date: |
| Understanding Your Credit Score | | |
| What you should know about credit scores | Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes. | |
| How we use your credit score | Your credit score can affect whether you can get a loan and how much you will pay for that loan. | |
| The range of scores | Scores range from a low of 300 to a high of 850. Generally, the higher your score, the more likely you are to be offered better credit terms. | . |
| How your score compares to the scores of other consumers | Your credit score ranks higher than percent of U.S. consumers. | |
| Checking Your Credit Report | | |
| What if there are mistakes in your credit report? | You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate. | |
| How can you obtain a copy of your credit report(s)? | Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To obtain your free annual credit report -- By telephone: Call toll-free: 1.877.322.8228 On the web: Visit www.annualcreditreport.com By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281 | |
| How can you get more information? | For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore . | |

| | | |
|------------------------------|------|----------------------------|
| Signatures (Optional) | | |
| Borrower Signature | Date | Credit Union Authorization |
| X (Seal) | | X (Seal) |

Certificate Of Completion

Envelope Id: 300DD3CA15FE4346A0096EE1BAECF8C3

Status: Completed

Subject: 293899 - Michael Alan Bishop :: Loan Documents

Source Envelope:

Document Pages: 14

Signatures: 7

Envelope Originator:

Certificate Pages: 5

Initials: 0

Renae Theeck

AutoNav: Enabled

Enveloped Stamping: Enabled

Time Zone: (UTC-08:00) Pacific Time (US & Canada)

4605 S. Old US Highway 23

Brighton, MI 48114

rtheeck@laketrust.org

IP Address: 205.236.127.199

Record Tracking

Status: Original

Holder: Renae Theeck

Location: DocuSign

1/18/2022 9:48:43 AM

rtheeck@laketrust.org

Signer Events**Signature****Timestamp**

Michael Alan Bishop



Sent: 1/18/2022 9:55:52 AM

mbishop12565@gmail.com

Viewed: 1/18/2022 10:20:15 AM

Security Level: Email, Account Authentication
(None), Access Code

Signed: 1/18/2022 10:23:39 AM

Signature Adoption: Pre-selected Style

Using IP Address: 67.208.245.61

Electronic Record and Signature Disclosure:

Accepted: 1/18/2022 10:20:15 AM

ID: e7059729-e771-41ff-817f-ffda240b0a59

In Person Signer Events**Signature****Timestamp****Editor Delivery Events****Status****Timestamp****Agent Delivery Events****Status****Timestamp****Intermediary Delivery Events****Status****Timestamp****Certified Delivery Events****Status****Timestamp****Carbon Copy Events****Status****Timestamp**

loan solutions

loansolutions@laketrust.org

Security Level: Email, Account Authentication
(None)**Electronic Record and Signature Disclosure:**

Accepted: 10/28/2021 10:06:32 AM

ID: dc52d381-ffd5-4b06-b514-7f7b8af07296

Renae Theeck

rtheeck@laketrust.org

MEA

Lake Trust Credit Union

Security Level: Email, Account Authentication
(None)**Electronic Record and Signature Disclosure:**

Not Offered via DocuSign

Witness Events**Signature****Timestamp****COPIED**

Sent: 1/18/2022 10:23:41 AM

COPIED

Sent: 1/18/2022 10:23:41 AM

| Notary Events | Signature | Timestamp |
|--|------------------|-----------------------|
| Envelope Summary Events | Status | Timestamps |
| Envelope Sent | Hashed/Encrypted | 1/18/2022 9:55:52 AM |
| Certified Delivered | Security Checked | 1/18/2022 10:20:15 AM |
| Signing Complete | Security Checked | 1/18/2022 10:23:39 AM |
| Completed | Security Checked | 1/18/2022 10:23:41 AM |
| Payment Events | Status | Timestamps |
| Electronic Record and Signature Disclosure | | |

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If you decide to receive notices and disclosures from us electronically, you may at any time change your mind and tell us that thereafter you want to receive required notices and disclosures only in paper format. How you must inform us of your decision to receive future notices and disclosure in paper format and withdraw your consent to receive notices and disclosures electronically is described below.

Consequences of changing your mind

If you elect to receive required notices and disclosures only in paper format, it will slow the speed at which we can complete certain steps in transactions with you and delivering services to you because we will need first to send the required notices or disclosures to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper notices or disclosures. Further, you will no longer be able to use the DocuSign system to receive required notices and consents electronically from us or to sign electronically documents from us.

All notices and disclosures will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through the DocuSign system all required notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any notice or disclosure, we prefer to provide all of the required notices and disclosures to you by the same method and to the same address that you have given us. Thus, you can receive all the disclosures and notices electronically or in paper format through the paper mail delivery system. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the consequences of your electing not to receive delivery of the notices and disclosures electronically from us.

How to contact Lake Trust Credit Union:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive notices and disclosures electronically as follows:

To contact us by email send messages to: laketrust@laketrust.org

To advise Lake Trust Credit Union of your new email address

To let us know of a change in your email address where we should send notices and disclosures electronically to you, you must send an email message to us at laketrust@laketrust.org and in the body of such request you must state: your previous email address, your new email address. We do not require any other information from you to change your email address.

If you created a DocuSign account, you may update it with your new email address through your account preferences.

To request paper copies from Lake Trust Credit Union

To request delivery from us of paper copies of the notices and disclosures previously provided by us to you electronically, you must send us an email to laketrust@laketrust.org and in the body of such request you must state your email address, full name, mailing address, and telephone number. We will bill you for any fees at that time, if any.

To withdraw your consent with Lake Trust Credit Union

To inform us that you no longer wish to receive future notices and disclosures in electronic format you may:

- i. decline to sign a document from within your signing session, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an email to laketrust@laketrust.org and in the body of such request you must state your email, full name, mailing address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

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The minimum system requirements for using the DocuSign system may change over time. The current system requirements are found here: <https://support.docusign.com/guides/signer-guide-signing-system-requirements>.

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- Until or unless you notify Lake Trust Credit Union as described above, you consent to receive exclusively through electronic means all notices, disclosures, authorizations, acknowledgements, and other documents that are required to be provided or made available to you by Lake Trust Credit Union during the course of your relationship with Lake Trust Credit Union.