EXHIBIT A

Is a creditor in this credit sale transaction solely for the disclosure purposes of the Consumer Credit Protection Act. VOL 27 PAGE 1979

Buyer (and Co-Buyer) - Name and Address (Include - County and Zip Code)	Seller - Name and Address
Kevin D Brown & Carroll F. Brown P.O. Box 1034 5 Newington Creed Taylors, S.C. 29687	Evans Chevrolet, Inc. [illegible]

The seller hereby sells, and the buyer (meaning all undersigned buyers, jointly and severally) hereby purchases subject to the terms set forth below and upon the reverse side hereof, the following property, delivery and acceptance of which in good order are hereby acknowledged by buyer, to:

New or Used	Year Model	No. Cyl.	Make Trade Name	Body Type (4 Door, Sedan, etc.)	Model No. or Series	Vehicle Identification No.
New	79	8	Chevrolet	PicKup	C.10	CCL149A129632

Trade (Describe bodies and unique items of equipment sold) 6 3/4

Buyer represents that the purchase of said property is primarily for personal, family or household X agricultural ... business (other than agricultural) purposes (check one)

1. CASH PRICE (including any accessories, services and taxes imposed on the cash sale) ..... $ ..... (1)
2. TOTAL DOWN PAYMENT $ ..... (Trade-in (if any)) plus $ ..... (Cash Down Payment) Trade-in Chev. Camaro 1975 (Year, Make, Type) ..... $ ..... (2)
3. UNPAID BALANCE OF CASH PRICE (Difference between Items 1 and 2) ..... $ ..... (3)
4. OTHER CHARGES
   - *A Cost of Required Physical Damage Insurance ..... $ ..... (4A)
   - **B. Cost of Optional Mechanical Breakdown Insurance ..... $ ..... (4B)

   BUYER MAY CHOOSE THE PERSON THROUGH WHICH THE INSURANCE IN A AND B IS TO BE OBTAINED.

   C. Cost of Creditor Insurance for the term hereof
   COVERAGE OF THE BUYER BY ANY SUCH INSURANCE IS NOT REQUIRED BY SELLER.

   CHECK CREDITOR INSURANCE DESIRED
   - ***☐ Life ..... $ ..... (4C)
   - ☐ Disability (Accident and Health) ..... $ ..... (4C)
   - ☐ Other (Describe) ..... $ ..... (4C)

   BUYER'S APPROVAL - I DESIRE TO OBTAIN THE CREDITOR INSURANCE CHECKED ABOVE FOR THE BUYER PROPOSED FOR INSURANCE.

   SIGNATURE X Kevin D. Brown (Buyer's Signature) (Co-Buyer's Signature)

   (Date)
   - D. Official Fees ..... $ ..... (4D)
   - E. Taxes Not Included in Cash Price ..... $ ..... (4E)
   - F. License and/or Registration Fees (Itemize) ..... $ ..... (4F)
   - G. Certificate of Title Fee ..... $ ..... (4G)
   - H. Other (Describe) ..... $ ..... (4H)
5. UNPAID BALANCE - AMOUNT FINANCED (Sum of items 3 and 4) ..... $ ..... (5)
6. **FINANCE CHARGE** ..... $ ..... (6)
7. TOTAL OF PAYMENTS (Sum of items 5 and 6) ..... $ ..... (7)
8. DEFERRED PAYMENT PRICE (Sum of items 1, 4 and 6) ..... $ ..... (8)
9. **ANNUAL PERCENTAGE RATE** .... % (9)

10. PAYMENT SCHEDULE: The Total of Payments (Item 7) is payable at seller's office designated below or at such office or agency as may hereafter be designated in writing, in ..... instalments of $ ..... each, commencing ..... 19 ..... and on the same day of each successive month thereafter, or as indicated in space below.

Any instalment which is more than twice the amount of an otherwise regularly scheduled equal instalment is a BALLOON PAYMENT. Unless the property described in this contract is to be used primarily for agricultural or leasing purposes, buyer has the right to refinance the amount of any Balloon Payment at the time it is due without penalty and under terms which shall be no less favorable to the buyer than the terms of the original sale. These provisions do not apply to the extent that the Payment Schedule is adjusted to the seasonal or irregular income of the buyer.

11. DEFAULT CHARGE IN EVENT OF LATE PAYMENT. If any instalment is not paid within 10 days after it is due, buyer agrees to pay a delinquency charge equal to (a) 5% of the unpaid instalment (not to exceed $5 if property hereunder is purchased primarily for personal, family or household use) or (b) the Annual Percentage Rate of 7% applied to the instalment for the period it remains unpaid, whichever is greater.

12. DESCRIPTION OF SECURITY INTEREST. Seller retains a security interest under the Uniform Commercial Code in the property described above and any proceeds to secure payment and performance of buyer's obligation hereunder, including any additional or deferred sums incurred as provided herein, and under any extensions or renewals hereof.

13. PREPAYMENT REBATE. Upon prepayment in full buyer is entitled to a rebate of the Finance Charge (Item 6) computed in accordance with the Rule of 78 if the obligation hereunder is originally payable in 61 instalments or less, otherwise in accordance with the actuarial method. A minimum charge will be retained in determining the amount of the rebate as follows: $5 if the Amount Financed does not exceed $75; $7.50 when the Amount Financed exceeds $75. No rebate under $1 will be paid.

☐ The Prudential Insurance Company of America, Newark, New Jersey, under its Group Policy No. GL-368. This insurance under said group policy does not cover (i) the Buyer Proposed for Life Insurance if age 65 or more on the date of this contract or (ii) sudden accidental loss of life. Under said group policy, the maximum amount of insurance for this contract is $10,000 and the maximum aggregate amount of insurance for this and any other instalment contract of the buyer is $15,000.

BUYER'S AGE STATEMENT AND HEALTH DECLARATION (Applicable Where a Charge Has Been Authorized in 4C Above and Insurance Under Prudential Group Policy GL-368 is Proposed).

Age last birthday of Buyer Proposed for Life Insurance? ☐ Under 65

I, the Buyer Proposed for Life Insurance, understand that the insurance is only available to a buyer who makes the following declarations to Indiana Prudential to effect such insurance. I do hereby declare that within the past three months (1) I have not consulted or been under the care of a doctor or other practitioner for cancer, and (2) I have not been confined to a hospital or other institution because of any condition of the heart, brain, liver, kidneys or lungs. I hereby authorize any physician or hospital to disclose to Prudential all information concerning any condition history prior to the date of this contract.

Signature X .....
(Signature of Buyer Proposed for Life Insurance)

(If Other Policy, Name Insurer)

(Name Other Insurer)

Under policy of above designated insurer, maximum amount of insurance under this contract is $ 10173.64

and maximum aggregate amount of insurance under this and any other instalment contract of the buyer is $ 15000.00

Total Cost of Insurance (Sum of Items 4A, 4B and 4C) $ 1070.85

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.

Notice to the Buyer: 1. Do not sign this contract before you read it or if it contains any blank spaces. 2. You are entitled to an exact copy of the contract you sign. 3. Under the law, you have the right to pay off in advance the full amount due and to obtain a partial refund of the finance charge.

Executed in quadruplicate, copy of which was delivered to, and receipt is acknowledged by, buyer, this ..... day of 12/13/78, 19 ..... (By Assistant Secretary)

A Buyer Sign Here X Kevin D. Brown

B Co-Buyer Sign Here X Carroll F. Brown

EVANS CHEVROLET, Inc. By John Mail (Title)

The foregoing contract is hereby assigned under the terms of the "Seller's Recommendation, Assignment and Guaranty (With Recourse)" on the reverse side.

The foregoing contract is hereby assigned under the terms of the "Seller's Recommendation and Assignment (Without Recourse or With Limited Recourse)" on the reverse side.

I hereby certify that this is a true and exact copy of the original document held by GMAC

Commercial Credit Corporation

State of South Carolina, County of Greenville

Sworn to and subscribed before me this 13 day of Dec. 1978

Notary Public

My Commission expires 1-13-81

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