

AUTO REPAIR FINANCING AGREEMENT

Gear Heads On The Go LLC | Owner: Brian Richardson

Agreement Date: _____	Repair Order No.: _____
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1. CUSTOMER AND VEHICLE INFORMATION

Customer Name	_____
Street Address	_____ _____
City / State / ZIP	_____ _____
Phone / Email	_____ _____
Vehicle	Year: _____ Make: _____ Model: _____
Vehicle ID	VIN: _____ License Plate: _____

2. REPAIR ORDER AND FINANCING SUMMARY

Authorized Repairs	See attached repair order / estimate dated: _____
Total Repair Amount	\$ _____
Down Payment Received	\$ _____ Date received: _____
Amount Financed	\$ _____
Finance Charge / Interest	APR: _____ % Finance charge: \$ _____ Method: _____
Total of Payments	\$ _____
Total Sale Price	\$ _____ (including down payment and finance charge, if applicable)

3. PAYMENT SCHEDULE

Customer agrees to pay the amount financed, plus any disclosed finance charge, in accordance with the selected schedule below. Payments are due at the business address above unless Gear Heads On The Go LLC gives written payment instructions.

Payment No.	Due Date	Amount Due	Date Paid / Receipt No.

Payment frequency: ☐ Weekly ☐ Biweekly ☐ Monthly ☐ Other: _____ First payment due:

Final maturity date: _____ Payment method(s) accepted: _____

4. FINANCE TERMS

4.1. Promise to Pay. Customer promises to pay all scheduled amounts when due. No finance charge, interest, fee, or other charge applies unless written in this Agreement or an attached disclosure that Customer receives and signs.

4.2. Prepayment. Customer may prepay all or part of the unpaid balance at any time. Any prepayment treatment, rebate, or charge must be stated here:

_____.

4.3. Application of Payments. Unless otherwise required by law or stated in an attached disclosure, payments may be applied first to lawful fees and charges, then to accrued finance charges, and then to principal.

5. LATE PAYMENTS, RETURNED PAYMENTS, AND DEFAULT

5.1. Late Payment. If a payment is not received by its due date, Customer may be assessed a late charge only if permitted by applicable law and only in this amount or method: \$ _____ or _____% of the overdue payment, after a grace period of _____ days.

5.2. Returned Payment. For each payment returned, dishonored, or reversed, Customer may be charged a returned-payment fee of \$ _____, but only to the extent permitted by applicable law.

5.3. Default. Customer is in default if Customer fails to make a required payment, provides materially false information, breaches a material term of this Agreement, or otherwise defaults as stated here:

_____.

5.4. Remedies. After any notice and cure opportunity required by applicable law, Gear Heads On The Go LLC may pursue lawful remedies to collect amounts due. Customer remains responsible for the unpaid balance and lawful charges. No remedy waives any other lawful remedy.

6. REPAIR AUTHORIZATION AND VEHICLE RELEASE

6.1. Authorization. Customer authorizes Gear Heads On The Go LLC to perform the repairs and services described in the repair order or estimate referenced above, subject to any written limits listed here:

_____.

6.2. Additional Work. No material additional work above the approved amount may be performed without Customer authorization, except as separately permitted by law or documented emergency authorization. Method of approval: ☐ phone ☐ text ☐ email ☐ written ☐ other: _____.

6.3. Vehicle Release. Vehicle release is subject to completion of required paperwork and payment arrangements. Any lien, storage, or release rights must be handled only as permitted by applicable law and any separate written notice.

7. LIMITED WARRANTY AND DISCLAIMERS

7.1. Workmanship / Parts. Any warranty is limited to the written warranty stated on the repair order, invoice, or separate warranty document. Unless a written warranty says otherwise, no warranty is provided beyond warranties that cannot lawfully be excluded or limited.

7.2. Limitations. To the extent permitted by law, Gear Heads On The Go LLC is not responsible for pre-existing conditions, normal wear, unrelated failures, manufacturer defects, or consequential damages, except where liability cannot lawfully be waived.

8. COLLECTION COSTS; GOVERNING TERMS

8.1. Collection Costs. To the extent legally permitted and awarded or otherwise recoverable, Customer agrees to pay reasonable costs of collection, including court costs and reasonable attorney fees, if any, as allowed by applicable law.

8.2. Applicable Law. This Agreement is governed by applicable law. If a provision is unenforceable, the remaining provisions remain in effect to the extent allowed by law.

8.3. Entire Agreement. This Agreement, the repair order, invoice, and any signed disclosure or addendum are the entire agreement concerning the financed repair transaction. Changes must be in writing and signed by both parties, unless law permits another method.

9. CUSTOMER ACKNOWLEDGMENT

By signing below, Customer acknowledges that Customer has read this Agreement, received a copy, understands the payment terms, had an opportunity to ask questions, and authorizes the repairs described above. Customer affirms that the information provided is accurate.

Customer initials: _____ I received a completed copy of this Agreement and applicable disclosures. Date:

CUSTOMER SIGNATURE Signature: _____ Printed name: _____ Date: _____	GEAR HEADS ON THE GO LLC By: _____ Brian Richardson, Owner / Authorized Representative Date: _____
CO-CUSTOMER / GUARANTOR (if applicable) Signature: _____ Printed name: _____ Date: _____	WITNESS (if required) Signature: _____ Printed name: _____ Date: _____