

RETAIL INSTALMENT SALE CONTRACT

GMAC FLEXIBLE FINANCE PLAN

Dealer Number

Contract Number

Buyer (and Co-Buyer) - Name and Address (Include County and Zip Code) HAMPSTEAD AREA WATER COMPANY HAROLD MORSE 54 SAWYER AVENUE ATKINSON NH 03811	Creditor (Seller Name and Address) DARTMOUTH MOTOR SALES, INC. 320 JOHN STARK HIGHWAY NEWPORT NH 03773
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle described below for cash or on credit. By signing this contract, you agree to buy the vehicle on credit under the agreements on the front and back of this contract. These agreements include those shown below under "Federal Truth-In-Lending Disclosures." You agree to pay the Creditor the Amount Financed and a Finance Charge according to the payment schedule shown below. The Finance Charge is figured on a daily basis at the Annual Percentage Rate on the balance of the Amount Financed outstanding from time to time.

Description of Vehicle. You agree to buy and the Creditor agrees to sell the following vehicle:

New or Used	Year	Make and Model	Body Type	Vehicle Identification No.	Use for Which Purchased
NEW	2010	GMC 2500 SIERRA	PICKUP	1GD3KZBK2AF140104	<input type="checkbox"/> personal <input type="checkbox"/> agricultural <input type="checkbox"/> business <input type="checkbox"/> _____
If truck-- Describe body and major items of equipment sold:					

FEDERAL TRUTH-IN-LENDING DISCLOSURES

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, including your down-payment of \$ <u>8000.00</u>
<u>5.99</u> %	\$ <u>4845.60</u>	\$ <u>29808.00</u>	\$ <u>34653.60</u>	\$ <u>42653.60</u>

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due	Or as Follows:
60	577.56	Monthly beginning <u>01/01/2011</u>	

Late Charge: If a payment is not paid in full within 10 days after it is due, you will pay a late charge of 5% of the amount of the payment that is late.

Security Interest: You are giving a security interest in the vehicle being purchased.

Prepayment: If you pay off early, you will not have to pay a penalty.

Additional Information: See the other side of this contract for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and security interest.

ITEMIZATION OF AMOUNT FINANCED

1 Cash Sale Price (including any accessories, services, and taxes)	\$ <u>37808.00 (1)</u>
2 Total Downpayment - (if negative, enter "0" and see line 41 below)	
Gross trade-in \$ <u>N/A</u>	Payoff by seller \$ <u>N/A</u>
- Net trade-in \$ <u>N/A</u>	+ Cash \$ <u>1000.00</u>
+ Other (Describe) <u>REBATE</u>	\$ <u>7000.00</u>
Your Trade-in is a _____ Year _____ Make _____ Model _____	\$ <u>8000.00 (2)</u>
3 Unpaid Balance of Cash Price (1 minus 2)	\$ <u>29808.00 (3)</u>
4 Other Charges including Amounts Paid to Others on Your Behalf (Seller may be keeping part of these amounts):	
A Cost of Required Physical Damage Insurance Paid to the Insurance Company Named Below - Covering Damage to the Vehicle	\$ <u>N/A</u>
B Cost of Optional Mechanical Repair Insurance Paid to the Insurance Company Named Below - Covering Certain Mechanical Repairs	\$ <u>N/A</u>
C Cost of Optional Credit Insurance Paid to the Insurance Company or Companies Named Below.	
Life \$ <u>N/A</u>	Disability, Accident and Health \$ <u>N/A</u>
D Official Fees Paid to Government Agencies	\$ <u>N/A</u>
E Taxes Not Included in Cash Price	\$ <u>N/A</u>
F Government License and/or Registration Fees (Itemize) <u>N/A</u>	\$ <u>N/A</u>
G Government Certificate of Title Fees	\$ <u>N/A</u>
H Other Charges (Seller must identify who will receive payment and describe purpose)	
to <u>N/A</u> for <u>N/A</u>	\$ <u>N/A</u>

to _____ for _____	\$ _____	N/A
to _____ for _____	\$ _____	N/A
to _____ for _____	\$ _____	N/A
to _____ for _____	\$ _____	N/A
to _____ for _____	\$ _____	N/A
to _____ for _____	\$ _____	N/A

1 Net trade-in payoff _____ \$ _____

Total Other Charges and Amounts Paid to Others on Your Behalf _____ \$ _____ N/A (4)

5 Amount Financed- Unpaid Balance (3+ 4) _____ \$ _____ 29808.00 (5)

Insurance. If any insurance is checked below, the policies or certificates issued by the Companies named will describe the terms and conditions.

Required Physical Damage Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is authorized to sell such insurance in New Hampshire. The cost of this insurance is shown in 4A of the Itemization above.

Insurance Company N/A Term N/A months

\$ N/A Deductible Collision and either:

Full Comprehensive including Fire, Theft and Combined Additional Coverage

\$ N/A Deductible Comprehensive including Fire, Theft and Combined Additional Coverage

Fire, Theft and Combined Additional Coverage

Optional, if desired - Towing and Labor costs Rental Reimbursement CB Radio Equipment

Optional Mechanical Repair Insurance. The cost of this insurance is shown in 4B of the Itemization above.

Insurance Company _____

Term: 36 months or 36,000 miles, whichever occurs first

Term: _____

\$25 Deductible \$50 Deductible \$ N/A Deductible

Optional Credit Insurance. Credit life insurance and credit disability insurance are not required to obtain credit and will not be provided unless you sign for them and agree to pay the additional cost. Your decision to buy or not buy credit life insurance and credit disability insurance will not be a factor in the credit approval process. If you want this insurance, check the insurance desired and sign below. If you have chosen this insurance, the cost is shown in 4C of the itemization above. Credit life insurance pays only the amount you would owe if you paid all your payments on time. Credit disability insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit disability insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Check the insurance desired: Life (Buyer Co-Buyer Both)

Disability, Accident and Health (Buyer Only)

(Name of Insurer) _____ (Home Office Address) _____

This policy will pay amounts due on this contract up to \$ N/A Total policy coverage for this and any other retail installment sale contract is limited to \$ N/A

Buyer Signature _____ Date _____ Co-Buyer Signature _____ Date _____

THE INSURANCE, IF ANY, REFERRED TO IN THIS CONTRACT DOES NOT INCLUDE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS.

See other side of this contract for other important agreements, including your agreement to give the Creditor a security interest in insurance premiums and proceeds.

Notice to the Buyer: 1. Read this contract before signing. 2. You are entitled to an exact copy of the contract you sign.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

You agree to the terms of this contract. You confirm that before you signed this contract, the Creditor gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs X [Signature] Date 11/16/10 Co-Buyer Signs X [Signature] Date 11/16/10

Co-Buyers and Other Owners-A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debt. The other owner agrees to the security interest in the vehicle given to the Creditor in this contract.

Other owner signs here X _____ Date _____ Address _____

Creditor Signs DARTMOUTH MOTOR SALES, INC. Date _____ By X _____ Title _____



Straightforward.

RECEIVED DEC 13 2010

GMC



HAMPSTEAD AREA WATER C
54 SAWYER AVE
ATKINSON NH 03811



November 26, 2010

Dear HAMPSTEAD AREA WATER C,

Congratulations on your GMC, and welcome to Ally Financial! Along with GMC, we're always here to help you with whatever you need.

Ally Customer Care is happy to assist you, and you can reach a real person who will be able to answer any questions you may have. Simply call us at 888 925 ALLY (2559).

You can also count on an easy-to-use online experience at ally.com/auto, payment options that work for you, and other Ally products that can benefit your financial needs.

Everything you need to manage your auto financing is enclosed - or, if you prefer, you can find it at Ally Auto Online Services on ally.com/auto. Of course, we're here to answer any questions you have along the way.

On behalf of everyone at Ally, we thank you for being our customer.

Sincerely,
Ally

P.S. For your convenience, please see the detachable contact card below.

ALWELUS 01
249091-01417

Flexible Payment Options

Visit ally.com/auto and choose a payment method that works for you.



HAMPSTEAD AREA WATER C

Acct. #: 611916800442

Vehicle: 2010 GMC

VIN: 1GD3KZBK2AF140104

ally.com/auto
888 925 ALLY (2559)

COOPERS GROVE

AMENDED PROMISSORY NOTE

\$12,000.00

Dated: 6/26/12

The Promissory Note between Hampstead Area Water Company, Inc. ("HAWC") and Shribco Realty Two, LLC, ("Shribco") in the original amount of Eighteen Thousand Dollars and No Cents (\$18,000.00), for due consideration, is hereby amended and recast as follows: HAWC promises to pay to Shribco the sum of Twelve Thousand Dollars and No Cents (\$12,000.00), at no interest, as follows:

In installments of Seven Hundred and Fifty Dollar and No Cents (\$750.00), each installment being payable upon hookup of water service and installation of a meter for said service for each of the remaining Sixteen (16) units to be sold in the Cooper's Grove development, until said principle amount is paid in full.

HAWC may prepay this note at any time.

HAMPSTEAD AREA WATER COMPANY, INC.

Judith S. Armstrong
Witness

By: Christine Lewis Morse
Christine Lewis Morse, Vice President

The payment of this note is subject to the approval of the New Hampshire Public Utilities Commission.

ACCEPTED AND ACKNOWLEDGED

SHRIBCO REALTY TWO, LLC

Peter Shribman (manager)
Peter Shribman, Managing Member

RETAIL INSTALLMENT SALE CONTRACT SIMPLE FINANCE CHARGE

Dealer Number _____ Contract Number _____

Buyer Name and Address (Including County and Zip Code) THE HANDED AREA WHEEL & TIRE COMPANY 54 SAWYER AVE ATKINSON NH 03811 ROCKINGHAM	Co-Buyer Name and Address (Including County and Zip Code) 59 SAWYER AVE ATKINSON NH 03811 ROCKINGHAM	Creditor-Seller (Name and Address) BILL DELUCA CHEVROLET BUICK GMC 112 BANK ROAD HAVERHILL MA 01832 ESSEX
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Creditor - Seller (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New/Used/Demo	Year	Make and Model	Vehicle Identification Number	Primary Use For Which Purchased
NEW	2012	CHEVROLET TRUCK SILVERADO 25	1GB0KVCG3CZ215408	<input type="checkbox"/> personal, family or household <input checked="" type="checkbox"/> business <input type="checkbox"/> agricultural

TRUTH-IN-LENDING DISCLOSURES				
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, including your down payment of
2.49 %	\$ 2219.00	\$ 33979.00	\$ 36198.00	\$ 4500.00 is \$ 40698.00

Your Payment Schedule Will Be:

Number of Payments	Amount of Payments	When Payments Are Due
60	603.30	Monthly beginning 01/16/2013

Or As Follows:

Late Charge. If payment is not received in full within 15 days after it is due, you will pay a late charge of 5% of the part of the payment that is late. The charge will not exceed \$5 if you bought the vehicle primarily for personal, family, or household use.

Prepayment. If you pay off all your debt early, you will not have to pay a penalty.

Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required repayment in full before the scheduled date and security interest.

ITEMIZATION OF AMOUNT FINANCED

1	Cash Price (including \$ <u>N/A</u> sales tax)	\$ 38295.00 (1)
2	Total Downpayment =	
	Trade-In <u>N/A</u>	
	(Year) (Make) (Model)	
	Gross Trade-In Allowance	\$ <u>N/A</u>
	Less Pay Off Made By Seller	\$ <u>N/A</u>
	Equals Net Trade In	\$ <u>N/A</u>
	+ Cash	\$ 500.00
	+ Other <u>REBATE</u>	\$ 4000.00
	(If total downpayment is negative, enter "0" and see 4l below)	\$ 4500.00 (2)
3	Unpaid Balance of Cash Price (1 minus 2)	\$ 33795.00 (3)
4	Other Charges Including Amounts Paid to Others on Your Behalf	
	(Seller may keep part of these amounts):	
A	Cost of Optional Credit Insurance	
	Paid to Insurance Company or Companies.	
	Life \$ <u>N/A</u>	
	Accident and Health \$ <u>N/A</u>	\$ <u>N/A</u>
B	Vendor's Single Interest Insurance	
	Paid to Insurance Company	\$ <u>N/A</u>
C	Other Optional Insurance Paid to Insurance Company or Companies	\$ <u>N/A</u>
D	Optional Gap Contract	\$ <u>N/A</u>
E	Official Fees Paid to Government Agencies	
	<u>N/A</u>	

Insurance. You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit unless the box indicating Vendor's Single Interest is required is checked below.

If any insurance is checked below, policies or certificates from the named insurance companies will describe the terms and conditions.

Check the insurance you want and sign below:

Optional Credit Insurance

Credit Life: Buyer Co-Buyer Both
 Credit Accident and Health (Buyer Only)

Premium:

Credit Life \$ N/A

Credit Accident and Health \$ N/A

Insurance Company Name _____

N/A

Home Office Address N/A

N/A

YOU CANNOT BE DENIED CREDIT SIMPLY BECAUSE YOU CHOOSE NOT TO BUY CREDIT INSURANCE. CREDIT LIFE INSURANCE AND CREDIT ACCIDENT AND HEALTH INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT. INSURANCE WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE ADDITIONAL CHARGE.

Credit life insurance and credit accident and health insurance are not required to obtain credit. Your decision to buy or not to buy credit life insurance or credit accident and health insurance will not be a factor in the credit approval process. They will not be provided unless you sign and agree to pay the extra cost. If you choose this insurance, the cost is shown in Item 4A of the Itemization of Amount Financed. Credit life insurance is based on your original payment schedule. This insurance may not pay all you owe on this contract if you make late payments. Credit accident and health insurance does not cover any increase in your payment or in the number of payments. Coverage for credit life insurance and credit accident and health insurance ends on the original due date for the last payment unless a different term for the insurance is shown below.

Other Optional Insurance

N/A _____ N/A _____
 Type of Insurance Term

Premium \$ N/A

Insurance Company Name _____

N/A

Home Office Address N/A

N/A

N/A _____ N/A _____
 Type of Insurance Term

to <u>N/A</u> for <u>N/A</u>	\$	<u>N/A</u>
F Government Taxes Not Included in Cash Price	\$	<u>N/A</u>
G Government License and/or Registration Fees		
	\$	<u>5.00</u>
H Government Certificate of Title Fees	\$	<u>N/A</u>
I Other Charges (Seller must identify who is paid and describe purpose)		
to <u>N/A</u> for Prior Credit or Lease Balance	\$	<u>N/A</u>
to <u>BILL DELUCA CHEV</u> for <u>DOC FEE</u>	\$	<u>179.00</u>
to <u>N/A</u> for <u>N/A</u>	\$	<u>N/A</u>
to <u>N/A</u> for <u>N/A</u>	\$	<u>N/A</u>
to <u>N/A</u> for <u>N/A</u>	\$	<u>N/A</u>
to <u>N/A</u> for <u>N/A</u>	\$	<u>N/A</u>
Total Other Charges and Amounts Paid to Others on Your Behalf	\$	<u>184.00</u> (4)
5 Amount Financed (3 + 4)	\$	<u>33979.00</u> (5)

Insurance Company Name _____
N/A
Home Office Address N/A
N/A
Other optional insurance is not required to obtain credit. Your decision to buy or not buy other optional insurance will not be a factor in the credit approval process. It will not be provided unless you sign and agree to pay the extra cost.
I want the insurance checked above.
X _____ Date _____
Buyer Signature
X _____ Date _____
Co-Buyer Signature

OPTION: You pay no finance charge if the Amount Financed, item 5, is paid in full on or before N/A, Year ____ . SELLER'S INITIALS _____

OPTIONAL GAP CONTRACT. A gap contract (debt cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy a gap contract, the charge is shown in Item 4D of the Itemization of Amount Financed. See your gap contract for details on the terms and conditions it provides. It is a part of this contract.
Term N/A Mos. N/A Name of Gap Contract _____
I want to buy a gap contract.
Buyer Signs **X** _____

THIS INSURANCE DOES NOT INCLUDE INSURANCE ON YOUR LIABILITY FOR BODILY INJURY OR PROPERTY DAMAGE CAUSED TO OTHERS.

VENDOR'S SINGLE INTEREST INSURANCE (VSI insurance): If the preceding box is checked, the Creditor requires VSI insurance for the initial term of the contract to protect the Creditor for loss or damage to the vehicle (collision, fire, theft). VSI insurance is for the Creditor's sole protection. This insurance does not protect your interest in the vehicle. You may choose the insurance company through which the VSI insurance is obtained. If you elect to purchase VSI insurance through the Creditor, the cost of this insurance is \$ N/A and is also shown in Item 4B of the Itemization of Amount Financed. The coverage is for the initial term of the contract.

Returned Check Charge: You agree to pay a charge of \$ 10 if any check you give to us is dishonored.

NO COOLING OFF PERIOD
State law does not provide for a "cooling off" or cancellation period for this sale. After you sign this contract, you may only cancel it if the seller agrees or for legal cause. You cannot cancel this contract simply because you change your mind. This notice does not apply to home solicitation sales.

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this contract and retain its right to receive a part of the Finance Charge.

HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you and us relating to this contract. Any change to this contract must be in writing and we must sign it. No oral changes are binding. Buyer Signs **X** _____ Co-Buyer Signs **X** _____
If any part of this contract is not valid, all other parts stay valid. We may delay or refrain from enforcing any of our rights under this contract without losing them. For example, we may extend the time for making some payments without extending the time for making others.
See back for other important agreements.

NOTICE TO THE BUYER: 1. Do not sign this contract if any of the spaces intended for the agreed terms to the extent of then available information are left blank. 2. You are entitled to an exact copy of the contract you signed. 3. Under the law, you have the following rights, among others: -- (a) to pay off in advance the full amount due and to obtain a partial refund of the finance charge; (b) to redeem the property if repossessed for a default; (c) to require, under certain conditions, a resale of the property if repossessed.

You agree to the terms of this contract. You confirm that before you signed this contract, we gave it to you, and you were free to take it and review it. You confirm that you received a completely filled-in copy when you signed it.

Buyer Signs **X** _____ Date 10/07/12 Co-Buyer Signs **X** _____ Date 10/07/12
Co-Buyers and Other Owners — A co-buyer is a person who is responsible for paying the entire debt. An other owner is a person whose name is on the title to the vehicle but does not have to pay the debts. The other owner agrees to the security interest in the vehicle given to us in this contract.

Other owner signs here **X** _____ Address _____
Seller signs BILL DELUCA CHEVROLET BUICK Date 12/07/12 By **X** _____ Title _____

Seller assigns its interest in this contract to HUNTINGTON NATIONAL BANK (Assignee) under the terms of Seller's agreement(s) with Assignee.
 Assigned with recourse Assigned without recourse Assigned with limited recourse
BILL DELUCA CHEVROLET BUICK GMC INC

Seller _____ By **X** _____ Title _____

Huntington National Bank
Department NC1C16
2361 Morse Rd
Columbus, Ohio 43229



January 7, 2013

CHRISTINE LEWIS-MORSE
59 SAWYER AVE
ATKINSON, NH 03811-2446

Account #: 20041062524
Vehicle: 2012 CHEVROLET SILVERADO
VIN#: 1GB0KVCG3CZ215408
Dealership: BILL DELUCA CHEV/CAD

Dear: Christine Lewis-Morse

Thank you for choosing Huntington for your auto financing needs. Your Dealership informed us that they provided you with important title and registration information when you took delivery of your vehicle.

In order to obtain your title and registration for the state of New Hampshire, please take the Dealer-provided documents to your local NH Authority Agent / Town Clerk.

The title may only be issued in the owner(s) name as shown on the signed Huntington agreement. Huntington does not authorize any additional owners be recorded on the title. The title must reflect a lien assigned to:

Huntington National Bank
2361 Morse Rd
Columbus, Ohio 43229

If you have any questions regarding the completion of the title work, please feel free to contact us toll free at 1-866-331-2878. Our office hours are Monday through Friday, 8:30AM to 5:30PM EST.

Sincerely,


Sandy Evans
Collateral Tracking
Auto Finance