



DEALER NUMBER

GMAC Credit Sale/Lease Application

BRANCH NUMBER

5 5 3

APPLICANT COMPLETES THIS SECTION

LAST NAME OR BUSINESS NAME DATE OF BIRTH (MM/DD/YY) / /

FIRST NAME MR SOCIAL SECURITY NUMBER or (TAX ID #)

CURRENT STREET NUMBER CURRENT STREET NAME (MAILING ADDRESS) PO BOX NUMBER

CITY STATE ZIP CODE

(AREA CODE) HOME PHONE - Own Other Rent Family

MTG PAYMENT OR RENT TIME AT ADDRESS YRS MOS

EMPLOYED BY or TYPE OF BUSINESS (if business application) OCCUPATION

Allimony, 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 obligation.

(AREA CODE) BUSINESS PHONE - GROSS ANNUAL INCOME (ALL SOURCES) TIME EMPLOYED YRS MOS MILITARY RANK

DEALER USE ONLY

Finance SmartLease SmartBuy New Used Certified Used Auction PEP

Car Light Truck Conversion Commercial Use Demo Off-Lease College Grad Plan Lease Loyalty Single Pymt. Lease First Time Buyer

CASH SELLING PRICE MSRP EST PAYMENT SEC DEP

NET TRADE (or) TRADE IN (make) TERM MILEAGE (thousands)

CASH/CAP RED/REBATE VEHICLE YR MAKE MODEL CODE

CAP COST OR UNPAID BAL MODEL DESCRIPTION CYL

Used Vehicle Options

W/O Air Sunroof Tape/Disc Cruise Pwr Windows Pwr Seats 4 WD Manual Trans Alum/Wire Wheels TTop

CO-APPLICANT COMPLETES THIS SECTION

LAST NAME OR BUSINESS NAME DATE OF BIRTH (MM/DD/YY) / /

FIRST NAME MR SOCIAL SECURITY NUMBER or (TAX ID #)

CURRENT STREET NUMBER CURRENT STREET NAME (MAILING ADDRESS) PO BOX NUMBER

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SIGNATURES

This application will be submitted to GMAC and (if this is a lease application) C.O.L.Trust, both at Union SPB, 5409 Gateway Centre, Suite E, Flint, MI 48907, and (if this is a purchase application) to Nuvel Credit Corp. (a GMAC affiliate) at PO BOX 242510, Little Rock, AR 72223, so that they may decide whether or not to purchase the transaction.

Your Opt-Out Right: If you want GMAC's vehicle financing division not to share non-public personal information about you related to this application with affiliates and non-affiliated third parties, you may opt out of information sharing, that is, you may direct us not to share information (other than as permitted by law). See the GMAC Privacy Notice for more information.

To opt-out now - - Fill in this circle to opt out of information sharing related to this application with affiliates and nonaffiliated third parties (other than sharing permitted by law). This opt-out covers applicant and any co-applicant.

See the other side for important notices. By signing below, I certify that (1) I have read and agree to the terms of this application, including terms on the other side, and (2) I have received and read the GMAC Privacy Notice.

Applicant's Signature _____ Date _____ Co-Applicant's Signature _____ Date _____

By signing this application, I certify that the information in my application is complete and true. I authorize the dealer, GMAC, C.O.L. Trust (if this is a lease application), and Nuvel Credit Corp. (if this is a purchase application) to investigate my credit and employment history, obtain credit reports, and release information about their credit experience with me as permitted by law. If an account is created, I authorize the obtaining of credit reports for purposes of reviewing or taking collection action on the account, or for other legitimate purposes associated with the account.

CONSUMER NOTICES BY STATE

Notice to California Residents: IF MARRIED YOU MAY APPLY FOR CREDIT SEPARATELY AS AN INDIVIDUAL.

Notice to New Hampshire Residents: If you are applying for a balloon payment contract, you are entitled, if you ask, to receive a written estimate of the monthly payment amount for refinancing the balloon payment in accord with the creditor's existing refinance programs. You would be entitled to receive the estimate before you enter into a balloon payment contract. A balloon contract is an installment sale contract with a final scheduled payment that is at least twice the amount of one of the earlier scheduled equal periodic installment payments.

Notice to New York Residents: Consumer reports may be requested in connection with this application. Upon request, you will be informed whether or not a consumer report was requested and, if it was, of the name and address of the consumer reporting agency that furnished the report. Additional consumer reports may be requested with respect to any extension or renewal of this obligation.

Notice to Ohio Residents: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Notice to Rhode Island Residents: Consumer reports may be requested in connection with this application.

Notice to Wisconsin Residents:

Please Indicate: Married
 Unmarried (includes single, divorced, widowed)
 Separated

If married or separated and spouse is not a co-applicant please provide:

Non-applicant spouse's name _____

Non-applicant spouse's address _____

Notice: The interest of the creditor will not be adversely affected by a provision of a marital property agreement, a unilateral statement under Wisconsin Statutes § 766.59 or a court decree under Wisconsin Statutes § 766.70, unless you furnish a copy of such agreement, statement or decree to the creditor, or the creditor has actual knowledge of such provision before credit is granted.

NON-APPLICANT SPOUSE'S WAIVER OF NOTICE: I agree to waive notice of any extension of credit in connection with this application.

Non-applicant spouse signs (if available) _____ Date _____

NEAREST RELATIVE OR FRIEND NOT LIVING WITH YOU:

NAME _____

ADDRESS _____ PHONE _____

GMAC Privacy Notice

This Notice applies to General Motors Acceptance Corporation (GMAC), General Motors Acceptance Corporation North America (GMACNA), and Central Originating Lease Trust (C.O.L. Trust). References to GMAC include GMACNA and C.O.L. Trust.

GMAC is committed to respecting the individual privacy of consumers. In accordance with federal regulations, the vehicle financing division of GMAC is giving you this notice to tell you how we may use information about you or your account. This notice also advises you of your *right* to keep this information from being shared with other companies within the GM family (*affiliates*) or other business associates (*non-affiliates*) under certain circumstances.

We obtain non-public personal information about you from the following sources:

- Information we receive from you, such as information on applications or other forms, which may include your name, address, social security number, and income.
- Information about your transactions with us, our affiliates, or others, such as your account balance and payment history.
- Information we receive from consumer reporting agencies, motor vehicle dealers, credit references, employers, insurance companies, and insurance agencies, such as your credit history, credit score, and information that we obtain to verify employment history or that insurance coverage is in place.

To provide you with superior service, inform you of product and service opportunities that may be of interest to you, or for other business purposes, *we may share* all of the information that we collect, as described above.

We may share non-public personal information about you with the following types of *affiliates* and *non-affiliated third parties*:

- Financial service providers, such as mortgage bankers, credit card issuers, insurance companies, and insurance agents.
- Non-financial companies, such as manufacturers, motor vehicle dealers, retailers, direct marketers, telecommunications companies, airlines, and publishers.
- Others, such as educational institutions.

We may share all of the information we collect, as described above, with companies that perform *marketing services* on our behalf or with other financial institutions with whom we have *joint marketing agreements*. **We may also share non-public personal information** about you with *affiliates* and *non-affiliated third parties* as permitted by law.

We may share the same kinds of information as described above about our *former customers* with the same types of third parties as described above. We may also share non-public personal information about former customers with *affiliates* and *non-affiliated third parties* as permitted by law.

No action is required by you at this time if you wish to permit information sharing as described above. Please consider that if you opt out of information sharing, your name may be excluded from mailings or other communications that may be of interest to you. Examples may include information about special rate programs, special promotions sponsored by General Motors, or other direct marketing programs.

Your Opt-Out Right:

- If you want GMAC's vehicle financing division not to share non-public personal information about you with *affiliates* and *non-affiliated third parties*, **you may opt out of information sharing**, that is, you may direct us not to share information (other than as permitted by law). (Information sharing permitted by law includes sharing information with our affiliates about our transactions or experiences with you.) If you wish to *opt out* of information sharing with affiliates and non-affiliated third parties (other than sharing permitted by law), you may call the following toll-free number: **1-800-240-4622**. Your opt-out direction will apply to information we obtain and share in connection with vehicle financing and leasing and will be effective July 1, 2001.
- If you share your account with another person, either of you may opt out of disclosures (other than disclosures permitted by law) for both of you.

If you have already opted out, and **you decide to opt back in**, you must write us at P.O. Box 660208, Dallas, TX 75266-0208 to do so.

We restrict access to non-public personal information about you to our employees, agents, and subcontractors who need this information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

We strive to keep our records of our information about you accurate and up-to-date. If you tell us of an error, we will update our records promptly.