



## ILLINOIS CHECKLIST FOR FUNDING PACKAGE

Complete this form and submit with retail installment contract

Customer Name: \_\_\_\_\_ Dealer: \_\_\_\_\_

- Need original and a copy of completed retail installment contract assigned by an authorized signer (for Nationwide Cassel's retail installment contract, original and yellow copy with wage assignment assigned by an authorized signer is needed with **FRONT** and **BACK** signed **3 SIGNATURES**)
- Insurance verification - required on unpaid balances over \$4,000
- Copy of customer's valid driver's license (I.D. required on all signers)
- Proof of residence for all buyers
- Copy of customer's current paystub (proof of income for self-employed)
- Copy of odometer statement
- Copy of Illinois application for vehicle title and registration naming **Nationwide Cassel LLC** as lienholder
- Copy of buyer's order/bill of sale
- Six references listed below:

NAME	RELATIONSHIP	ADDRESS	PHONE

When applicable:

- Signed Arbitration Agreement and Supplemental Disclosure for Iliana (grey), Bankers Systems (Wolters Kluwer) or Law simple interest contracts
- Copy of co-signer's valid driver's license or I.D.
- Copy of co-signer's current paystub (proof of income for self-employed)
- Copy of approved service contract and GAP coverage naming **Nationwide Cassel LLC** as lienholder
- Signed GAP (Debt Cancellation) Coverage form
- Signed Non-English Language Transaction form
- 6 personal references on co-signer if living at different address
- Federal Notice to Co-signer forms are required for all non-spouse signers

This information furnished by: \_\_\_\_\_ Date: \_\_\_\_\_

All forms available at [www.nac-loans.com](http://www.nac-loans.com)

SEND FUNDING PACKAGES TO:

**Nationwide Cassel**  
**Attn: Funding Department (4th floor)**  
**3435 North Cicero Avenue**  
**Chicago, IL 60641**

Funding occurs the next business day after contract is received and stipulations have been met.

All contracts are subject to verification with customer.

SEND INSURANCE INFO TO:

**Nationwide Cassel**  
**Dept 5056**  
**P.O. Box 2350**  
**Coraopolis, PA 15108**

### LIENHOLDER INFORMATION

According to the federal lien perfection provision, a dealer has 30 days from date of sale to perfect a lien. Please register **Nationwide Cassel LLC** as LIENHOLDER within that time. **We do not accept rebuilt, salvage, or flood titles.**

### AUTO INSURANCE COVERAGE

Vehicle must be covered by physical damage insurance with loss payee payable to **Nationwide Cassel LLC** prior to purchase. **Unpaid balances over \$4,000 need a minimum term of 6 months and a \$500 deductible.**

**ARBITRATION AGREEMENT AND SUPPLEMENTAL DISCLOSURE**

Vehicle: \_\_\_\_\_

- 1) **ARBITRATION.** Any claim, dispute or controversy (“Claim”) arising from or connected with the Retail Installment Contract, pursuant to which Buyer(s) is purchasing the above vehicle (“the RIC”), any security interest created by the RIC, any documents relating to the RIC, the collection of the RIC, the purchase or condition of the vehicle and/or services pursuant to the RIC, or the enforceability, validity or scope of this arbitration clause or the RIC shall be governed by this provision. Upon the election of Buyer(s) or Holder by written notice to the other party, any Claim shall be resolved by arbitration before a single arbitrator, on an individual basis, without resort to any form of class action pursuant to this arbitration provision and the applicable rules of the American Arbitration Association (“AAA”) in effect at the time the Claim is filed. The arbitration hearing shall take place in the county in Illinois where the Buyer(s) resides and if the Buyer(s) does not reside in Illinois, the hearing will take place in the county where the vehicle was purchased. At Buyer’s written request, any filing or administrative fees charged by the AAA to Buyer(s) in excess of any filing fee required to file a claim in an Illinois State Court shall be advanced and paid for by the Holder. The arbitrator may not award punitive or exemplary damages against any party. IF ARBITRATION IS CHOSEN BY ANY PARTY WITH RESPECT TO A CLAIM, NEITHER PARTY WILL HAVE THE RIGHT TO LITIGATE THAT CLAIM IN COURT OR HAVE A JURY TRIAL ON THAT CLAIM, OR TO ENGAGE IN PRE-ARBITRATION DISCOVERY EXCEPT AS PROVIDED FOR IN THE APPLICABLE ARBITRATION RULES. FURTHER, BUYER(S) WILL NOT HAVE THE RIGHT TO PARTICIPATE AS A REPRESENTATIVE OR MEMBER OF ANY CLASS OF CLAIMANTS PERTAINING TO THAT CLAIM AND BUYER(S) WILL HAVE ONLY THOSE RIGHTS THAT ARE AVAILABLE IN INDIVIDUAL ARBITRATION. THE ARBITRATOR’S DECISION WILL BE FINAL AND BINDING ON ALL PARTIES, EXCEPT AS PROVIDED IN THE ILLINOIS UNIFORM ARBITRATION ACT. Judgment on any award may be entered by any appropriate court having jurisdiction. This agreement shall be governed by the laws of Illinois, including but not limited to the Uniform Arbitration Act.
  
- 2) **SELLER NOT AGENT OF BUYER.** Buyer(s) understands and acknowledges that the RIC may be sold, assigned or otherwise transferred to a third party (“Holder”) for an amount which is equal to, in excess of, or less than the Amount Financed as shown on the RIC. An assignee may calculate the amount to be paid to the Seller for the RIC in part on the amount of interest to be charged to Buyer(s). The Seller is not acting as an agent of Buyer(s) in any manner relating to the terms of financing in the RIC. Therefore, the Annual Percentage Rate may not be the lowest rate available and Seller may be retaining a portion of it. Buyer(s) is encouraged to seek alternative financing sources.
  
- 3) **ELECTRONIC CHECK CONVERSION.** When you provide a check as payment, you authorize us to either use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. In addition, when you authorize us by phone, in writing, or by computer to make payment(s) on your account with us from your financial institution, we will also use information from your check or information which you give us to make (an) electronic fund transfer(s) from the financial account you specify and in the amount(s) you request. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as

soon as the same day we receive your payment and you will not receive your check back from your financial institution. If your payment is returned unpaid, you authorize us to make a one-time electronic fund transfer from your account to collect a fee. The fee will be determined by the maximum amount authorized by law. If your check payment is returned unpaid, we may elect to electronically re-present your check up to two more times.

- 4) **INSURANCE.** Any insurance obtained through Seller will be issued through Hercules Insurance Agency LLC, and if credit insurance is obtained, it may be placed through Founders Insurance Company. Hercules is affiliated with Assignee through common ownership and is also affiliated with Nationwide Acceptance Corporation. Nationwide Acceptance Corporation and Founders Insurance Company are affiliated through common ownership. Buyer(s) acknowledges that Assignee, Hercules, Nationwide and Founders act **SOLELY ON THEIR OWN BEHALF AND ARE NOT AGENTS OF THE BUYER(S)**. Each company receives remuneration from the sale of the proposed insurance. Purchase of insurance from Assignee is not required to obtain credit. Buyer(s) may choose the person through whom any insurance is obtained.
- 5) **DISHONORED FUNDS.** To the extent permitted by law, if any check drawn by Buyer(s) given to Seller in connection with the RIC is not honored because of insufficient funds or uncollected funds or because no such account exists, Buyer(s) agree to pay Seller an amount not exceeding the maximum amount authorized to be charged by applicable Illinois Law.
- 6) **AUTO DIALER.** Buyer(s) and Co-Buyer(s), if applicable, hereby consent to and acknowledge that Holder may play a pre-recorded message placed by an audio dialer.
- 7) **PRIVACY POLICY.** Your privacy is important to us. You may obtain a copy of the Seller or Holder's Privacy Policy by calling them. If this contract is assigned to Nationwide, call them at 1-773-777-7600. As permitted by law, Nationwide may share information about their transactions and experiences with you with other companies affiliated with Nationwide and unaffiliated third parties including consumer reporting agencies and other creditors. However, Nationwide may not share with companies affiliated with Nationwide 1) other information (such as from your application or consumer report or from other third parties) or 2) any personal information (including transaction and experience information) for marketing purposes; if you tell them not to share this information. To limit Nationwide's sharing information with their affiliates 1) except as permitted by law and/or 2) for marketing purposes, you can notify them by calling 1-773-777-7600 or by writing to: Nationwide, 3435 N. Cicero Avenue, Chicago, IL 60641. Please include your name, address, account number and last four (4) digits of your social security number so your request can be honored.
- 8) **APPLICATION OF PAYMENTS.** Until the RIC is fully paid, payments shall be applied first to accrued fees and charges, if any, and then to: a) accrued interest with any remainder being applied to the principal balance if the RIC is interest-bearing; or b) the combined total of principal and precomputed interest if the RIC is precomputed. Payments shall be applied in the order in which they become due, except that any insurance proceeds received as a result of any claim made on any insurance, unless sufficient to prepay the contract in full, may be applied to the unpaid installments in inverse order.
- 9) **OTHER.** The provisions hereof shall be binding on and be for the benefit of the Buyer/Co-Buyer/Co-Signer and the Holder of the RIC and their respective permitted successors and

assigns.

- 10) CONFLICT OF PROVISIONS. This Arbitration Agreement and Supplemental Disclosure ("AASD") is hereby made a part of the RIC. In the event there is a conflict between the RIC and the AASD, the terms of this AASD shall govern. Any assignment of the RIC shall also constitute a contemporaneous assignment of this AASD.

Executed on \_\_\_\_\_, 20\_\_\_\_

**Buyer(s) acknowledge they have read and voluntarily agreed to the foregoing and acknowledge receipt of a copy of this document.**

\_\_\_\_\_  
Buyer / Co-Buyer / Co-Signer Signature

\_\_\_\_\_  
Dealer / Seller

\_\_\_\_\_  
Printed Name

By: \_\_\_\_\_

\_\_\_\_\_  
Buyer / Co-Buyer / Co-Signer Signature

\_\_\_\_\_  
Dealer / Seller Signature

\_\_\_\_\_  
Printed Name