

INDIVIDUAL STATE VARIANCE REQUIREMENTS

If YOU purchased this CONTRACT in the state listed below, the following additional information applies to YOUR CONTRACT.

WYOMING

The Arbitration section is replaced with: In the event of any dispute concerning the interpretation of this CONTRACT by US and/or the ADMINISTRATOR, arbitration will be conducted in accordance with the Wyoming Arbitration Act. Mandatory arbitration by which the service contract holder is required to arbitrate any claim in the event of disagreement with the service contract provider is prohibited. Results of arbitration are not binding on the parties without the right of appeal unless the parties themselves agree to be so bound by a separate agreement. Any arbitration proceedings shall be conducted within the state of Wyoming.

The Cancellation section is amended to include:

- A. You (the original CONTRACT HOLDER) may cancel this CONTRACT by contacting the ADMINISTRATOR in writing and by submitting the following documents:
 1. The original CONTRACT and a Federal Odometer Statement or notarized affidavit verifying mileage at the time of request.
 2. If lien has been paid, supply discharge of lien from lien holder.
 3. If repossessed, supply a copy of the repossession documents.
 4. If totaled, supply a copy of the insurance company verification of loss along with an odometer statement at the time of loss.
- B. A ten percent (10%) penalty per month shall be added to the refund if it is not paid or credited within forty-five days after return of the CONTRACT and cancellation request from YOU to US. Cancellation fee does not apply to cancellations within the first 30 of the contract purchase date.
- C. In the event the cost of this CONTRACT is financed or part of a retail sales contract, any lender shall be additionally named on any refund check (unless the cancellation is accompanied by a discharge of lien). In the case of a repossession or total loss, then the lender shall have the right to cancel and shall be the sole payee of any refund check. All cancellations refund checks will be sent from the issuing dealer.

WE may cancel this CONTRACT by mailing a written notice to YOUR last known address at least ten (10) days prior to cancellation by US. Prior notice is not required if the reason for cancellation is nonpayment of the CONTRACT, a material representation by YOU to US, or a substantial breach of duties by YOU relating to YOUR VEHICLE or its use. The notice shall state the date of the cancellation and reason for the cancellation.