



RIDER TO AUTOMOBILE INSTALLMENT CONTRACT

Borrower and/or Co-Borrower (hereinafter individually and jointly referred to as "Borrower(s)") understand and agree that Dealer has installed in the Vehicle, financed herein ("Loan"), a collection/recovery/location device allowing the Lender, and third-parties on its behalf, to determine the location of the Vehicle ("Location Device") and the Location Device must remain on the Vehicle at all times until the Loan is paid in full. Borrower consents to the installation of Location Device in the Vehicle and waives and releases any and all claims Borrower may have against Hamilton Capital Funding LLC ("Lender"), and/or Dealer whether based on privacy or otherwise, under any and all federal, state, local and/or common laws ("Laws") relating to or arising out of the installation and/or use of Location Device.

Borrower(s) understand(s) and agrees that he/she is/are obligated to have full coverage insurance on the Vehicle at all times and that the Lender has no obligation to obtain and maintain any insurance coverage on the Vehicle. Borrower's failure to have full coverage insurance on the Vehicle at all times may cause repossession of the Vehicle by the Lender.

Borrower understands and agrees that the Lender has a ten day grace period payment policy in regard to Loan payments when due and Borrower understands and agrees that he/she will be deemed in default of the Loan at TEN DAYS PAST DUE of the payment due date. Borrower further understands and agrees that if payment is not made on time when due the Loan will be considered in default and Lender shall have the option and right to repossess the Vehicle at any time without prior notification.

This Rider is incorporated into the Borrower's governing Automobile Retail Installment Contract.

Date: _____

BORROWER/CO-BORROWER:

By: _____

Name:

By: _____

Name: