**Pre-Owned Vehicles** 

1	CHEC	CK COVERAGE Plan D (PP) Powertrain	Plan E (PU) Compre	ehensive	Plan F (PH) Hi-Tech		CLAIMS TOLL FREE 1-800-527-3426	
2	CHEC	K DEDUCTIBLE AMOU \$100 Standard \$200	JNT \$50	\$25			(OTHER)	
3	CHECK TERM & MILEAGE							
	Ma	kimum Months from Vehic	onths from Vehicle Date of Sale Maximum Vehicle Miles added to Vehicle Odometer from Vehicle Date of Sale					
	12	2 MONTHS	36 MONTHS		12,000 MI	ILES	36,000 MILES	
	24	4 MONTHS	Other		24,000 MI	ILES	Other	
4 CUSTOMER INFORMATION/COVERED VEHICLE								
AGR	EEMENT	HOLDER'S NAME	(Last)		(Firs	st)	(Middle Initial)	
ADD	RESS					TELEF	PHONE	
CITY				S	TATE		ZIP	
YEA	२	MAKE	MODEL	HYBRID?	CLASS	VEHICLE	IDENTIFICATION NUMBER	
	E MILEA	GE g at Date of Sale)	VEHICLE PURCHASE F	PRICE	DATE OF	SALE (refer to Expiration exp	olanation below)	
LIEN	HOLDEF	R						
ADD	RESS							
CITY				S	TATE		ZIP	
SELL	.ING DE/	ALER/LESSOR NAME						
ADD	RESS							
CITY				S	TATE		ZIP	
EXPIRATION: THIS AGREEMENT EXPIRES WHEN ONE OF THE FOLLOWING FIRST_OCCURS.								
loc	cal time or	ate: Agreement expires when selecte that date.						
2. E>		ileage: The covered Vehicle's odome		5 (	/ 1	, j		
5	CHECK ADDITIONAL COVERED ITEMS (COVERED ITEMS MUST BE CHECKED AT TIME OF SALE) TURBO/SUPERCHARGER FOUR-WHEEL DRIVE/ALL-WHEEL DRIVE HYBRID DIESEL							
		COMMERCIAL USE	FACTORY-INST	ALLED NAVIG	ATIONAL	SYSTEM O	THER	
a		y declare that the above informa ge receipt of State Guidelines by			ICIAL USE		/ICE AGREEMENT PRICE	
CUSTOMER SIGNATURE DATE				Extended Service Agreement must be paid in full at date of sale.           DEALER REPRESENTATIVE SIGNATURE         DATE				
If no c indica Exten excep Comp Deale benefi	The purchase of this extended service agreement is not required in order to purchase or obtain financing or a motor vehicle. If no coverage is selected in Box 1, Plan D Power train Coverage will be in effect. A \$100.00 Deductible will apply unless otherwise indicated in Box 2. If no Term and Mileage has been indicated in Section 3, Coverage will be in effect for 12 Months/12,000 Miles, whichever first occurs. Any modification, alteration or change to the preprinted terms and conditions of this Extended Service Agreement are invalid and of no force or effect. This Agreement is not regarded as an insurance policy in most states (see Stage Guidelines within for exceptions). This is an Extended Service Agreement between You and the Selling Dealer. The Selling Dealer's obligation to perform under this Agreement are those of the Selling Dealer and not First Extended Service Corporation, which administers the Agreement for the Selling Dealer. See reverse side for additional information regarding responsibilities for benefits. CLAIMS SERVICE OFFICE AUTHORIZATION IS REQUIRED PRIOR TO THE COMMENCEMENT OF ALL REPAIRS.							

First Extended Service Corp. P.O.BOX 804785 Chicago, IL 60680-4109

ADMINISTRATOR COPY

Claims Toll Free - 1-800-527-3426

**Pre-Owned Vehicles** 

1	CHEC	CK COVERAGE Plan D (PP) Powertrain	Plan E (PU) Compre	ehensive	Plan F	(PH) Hi-Tech	CLAIMS TOLL FREE 1-800-527-3426		
2	CHEC	K DEDUCTIBLE AMOU \$100 Standard \$200	JNT \$50	\$25			(OTHER)		
3	CHECK TERM & MILEAGE								
	Ma	ximum Months from Vehic	le Date of Sale		Maximum Vehicle Miles added to Vehicle Odometer from Vehicle Date of Sale				
	1:	2 MONTHS	36 MONTHS		12,000 MI	LES	36,000 MILES		
	24	4 MONTHS	Other		24,000 MI	LES	Other		
4	Cl	JSTOMER INFORMAT	ON/COVERED VE	HICLE					
AGR	EEMENT	HOLDER'S NAME	(Last)		(Firs	st)	(Middle Initial)		
ADDI	RESS					TELEP	PHONE		
CITY				S	TATE		ZIP		
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	E MILEA	GE g at Date of Sale)	VEHICLE PURCHASE I	PRICE	DATE OF	SALE (refer to Expiration exp	planation below)		
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SELL	ING DE	ALER/LESSOR NAME							
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CITY				S	TATE		ZIP		
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	CUS <sup>-</sup>	TOMER SIGNATURE	DATE			SENTATIVE SIGNAT	•		
indica Exten excep Comp Deale benefi	The purchase of this extended service agreement is not required in order to purchase or obtain financing or a motor vehicle. If no coverage is selected in Box 1, Plan D Power train Coverage will be in effect. A \$100.00 Deductible will apply unless otherwise indicated in Box 2. If no Term and Mileage has been indicated in Section 3, Coverage will be in effect for 12 Months/12,000 Miles, whichever first occurs. Any modification, alteration or change to the preprinted terms and conditions of this Extended Service Agreement are invalid and of no force or effect. This Agreement is not regarded as an insurance policy in most states (see Stage Guidelines within for exceptions). This is an Extended Service Agreement between You and the Selling Dealer. The Selling Dealer's obligation to perform under this Agreement is insured by Virginia Surety Company, Inc. and the Selling Dealer is obligated to obtain such insurance. All obligations and liabilities for repairs covered by this Extended Service Agreement are those of the Selling Dealer and not First Extended Service Corporation, which administers the Agreement for the Selling Dealer. See reverse side for additional information regarding responsibilities for benefits. CLAIMS SERVICE OFFICE AUTHORIZATION IS REQUIRED PRIOR TO THE COMMENCEMENT OF ALL REPAIRS.								

First Extended Service Corp. P.O.BOX 804785 Chicago, IL 60680-4109

DEALERSHIP COPY

Claims Toll Free - 1-800-527-3426

**Pre-Owned Vehicles** 

1	CHEC	CK COVERAGE Plan D (PP) Powertrain	Plan E (PU) Compre	ehensive	Plan F	(PH) Hi-Tech	CLAIMS TOLL FREE 1-800-527-3426		
2	CHEC	K DEDUCTIBLE AMOU \$100 Standard \$200	JNT \$50	\$25			(OTHER)		
3	CHECK TERM & MILEAGE								
	Ma	ximum Months from Vehic	le Date of Sale		Maximum Vehicle Miles added to Vehicle Odometer from Vehicle Date of Sale				
	1:	2 MONTHS	36 MONTHS		12,000 MI	LES	36,000 MILES		
	24	4 MONTHS	Other		24,000 MI	LES	Other		
4	Cl	JSTOMER INFORMAT	ON/COVERED VE	HICLE					
AGR	EEMENT	HOLDER'S NAME	(Last)		(Firs	st)	(Middle Initial)		
ADDI	RESS					TELEP	PHONE		
CITY				S	TATE		ZIP		
YEAF	ર	MAKE	MODEL	HYBRID?	CLASS	VEHICLE	IDENTIFICATION NUMBER		
	E MILEA	GE g at Date of Sale)	VEHICLE PURCHASE I	PRICE	DATE OF	SALE (refer to Expiration exp	planation below)		
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EXP	EXPIRATION: THIS AGREEMENT EXPIRES WHEN ONE OF THE FOLLOWING FIRST OCCURS.								
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a		y declare that the above informative declare that the above informative declare big the second strate declares b			ICIAL USE		VICE AGREEMENT PRICE		
	CUS <sup>-</sup>	TOMER SIGNATURE	DATE			SENTATIVE SIGNAT	•		
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First Extended Service Corp. P.O.BOX 804785 Chicago, IL 60680-4109

Claims Toll Free - 1-800-527-3426 LIENHOLDER COPY

**Pre-Owned Vehicles** 

1	CHEC	CK COVERAGE Plan D (PP) Powertrain	Plan E (PU) Compr	ehensive	Plan F	(PH) Hi-Tech	CLAIMS TOLL FREE 1-800-527-3426			
2	CHEC	K DEDUCTIBLE AMO \$100 Standard \$200	JNT \$50	\$25			(OTHER)			
3	CHECK TERM & MILEAGE									
	Ma	ximum Months from Vehic	ele Date of Sale		Maximum Vehicle Miles added to Vehicle Odometer from Vehicle Date of Sale					
	1:	2 MONTHS	36 MONTHS		12,000 MI	LES	36,000 MILES			
	24	4 MONTHS	Other		24,000 MILES		Other			
4	Cl	JSTOMER INFORMAT	ION/COVERED VE	HICLE						
AGR	EEMENT	HOLDER'S NAME	(Last)		(Fire	st)	(Middle Initial)			
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CITY				S	TATE		ZIP			
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SELL	ING DE	ALER/LESSOR NAME								
ADD	RESS									
CITY				S	TATE		ZIP			
EXF	PIRATIO	N: THIS AGREEMENT EXPIRE	S WHEN ONE OF THE FO	DLLOWING <u>FIRS</u>		S.				
		ate: Agreement expires when select	ed Term (indicated and define	d in Box 3 above), o	commencing	from "Date of Sale," expi	res at 11:59 P.M.			
2. E>	<ol> <li>Expiration Mileage: The covered Vehicle's odometer exceeds the sum of the Issue Mileage (at date of sale) plus the Term Mileage selected in Box 3 above.</li> </ol>									
5	CF	IECK ADDITIONAL CC TURBO/SUPERCHARGEF	````			⊺ BE CHECKED AT √E HYBRID				
		COMMERCIAL USE	FACTORY-INST	ALLED NAVIG	ATIONAL	SYSTEM O	THER			
2		y declare that the above information of State Guidelines b			ICIAL USE		ICE AGREEMENT PRICE			
acknowledge receipt of State Guidelines by my signature below. CUSTOMER SIGNATURE DATE						ice Agreement must b SENTATIVE SIGNAT	e paid in full at date of sale. URE DATE			
If no c indica Exten excep Comp Deale benef	The purchase of this extended service agreement is not required in order to purchase or obtain financing or a motor vehicle. If no coverage is selected in Box 1, Plan D Power train Coverage will be in effect. A \$100.00 Deductible will apply unless otherwise indicated in Box 2. If no Term and Mileage has been indicated in Section 3, Coverage will be in effect for 12 Months/12,000 Miles, whichever first occurs. Any modification, alteration or change to the preprinted terms and conditions of this Extended Service Agreement are invalid and of no force or effect. This Agreement is not regarded as an insurance policy in most states (see Stage Guidelines within for exceptions). This is an Extended Service Agreement between You and the Selling Dealer. The Selling Dealer's obligation to perform under this Agreement is insured by Virginia Surety Company, Inc. and the Selling Dealer is obligated to obtain such insurance. All obligations and liabilities for repairs covered by this Extended Service Agreement are those of the Selling Dealer and not First Extended Service Corporation, which administers the Agreement for the Selling Dealer. See reverse side for additional information regarding responsibilities for benefits. CLAIMS SERVICE OFFICE AUTHORIZATION IS REQUIRED PRIOR TO THE COMMENCEMENT OF ALL REPAIRS.									

First Extended Service Corp. P.O.BOX 804785 Chicago, IL 60680-4109

Claims Toll Free - 1-800-527-3426 CUSTOMER COPY WHAT IS COVERED: Upon payment of the deductible amount per visit selected on the front of this extended service agreement and before the expiration of this extended service agreement, the Selling Dealer will arrange for payment or make necessary mechanical repairs to the components listed below in the specific plan of coverage selected, without additional charge to You. Replacement of any part may be made with new parts, remanufactured parts, non-original manufacturer's parts, or with parts of like kind and quality at the time of breakdown. This Service Agreement covers failure to a covered component resulting from normal wear and tear.

#### PLAN D POWERTRAIN COMPONENT COVERAGE ENGINE TRANSFER CASE All internal lubricated parts; timing belt, pulleys and cover; oil pump; water All internal lubricated parts, plus the transfer case housing only if the damage pump; manifolds; harmonic balancer; crankshaft pulley; engine mounts. Note: results from the failure of an internal lubricated part. Engine block, cylinder head(s), cylinder sleeves, oil pan and valve covers only if FRONT-WHEEL DRIVE All internal lubricated parts; axle shafts, propeller shafts, constant velocity joints, the damage results from the failure of an internal lubricated part. Turbo/Supercharger: All internal lubricated parts contained within the U-joints, front hub assembly and bearings. Final drive housing and rear axle turbo/super charger housing plus the charger housing only if the damage results housing for All-Wheel Drive only if the damage results from the failure of an from the failure of an internal lubricated part. internal lubricated part. REAR-WHEEL DRIVE TRANSMISSION (AUTOMATIC OR MANUAL) All internal lubricated parts: torque converter: vacuum modulator: front pump. All internal lubricated parts: axle shafts, propeller shafts, U-ioints; hubs and The transmission case, housing and oil pan, only if the damage results from the bearings. Drive axle housing and front axle housing for Four-Wheel Drive only if failure of an internal lubricated part. the damage results from the failure of an internal lubricated part. PLAN E COMPREHENSIVE COMPONENT COVERAGE COVERS PLAN D COMPNENTS ABOVE PLUS THE FOLLOWING: ENGINE COOLING SYSTEM cylinder assembly, power steering pump, main and intermediate steeringshafts Fan, fan clutch, fan motor. and couplings; tie rods and tie rod ends; idler arm, pitman arm. FACTORY AIR CONDITIONING ELECTRICAL Condenser, compressor, evaporator, dryer, temperature control programmer. Alternator; voltage regulator; distributor; starter motor, starter drive and FRONT SUSPENSION solenoid; electronic ignition module; wiring harnesses; manually Struts; upper and lower control arms and shafts and bushings; upper and operatedswitches; wiper motor; power window motor; sunroof motor. lower ball joints;stabilizer shaft, linkage and bushings; spindles and supports; BRAKES wheel bearings. Master cylinder, power brake booster, wheel cylinders, hydraulic lines and STEERING fittings; disc calipers. All internal lubricated parts; rack and pinion and all internal parts; power FUEL SYSTEM Fuel pump, fuel injection pump, lines, nozzles and vacuum pump. PLAN F HI-TECH COMPONENT COVERAGE: COVERS PLAN D COMPONENTS AND PLAN E COMPONENTS ABOVE, PLUS THE FOLLOWING: SEALS AND GASKETS installed anti-theft device; ABS (anti-locking system). FACTORY-INSTALLED NAVIGATIONAL SYSTEM Seals and gaskets relating to covered components. ELECTRONIC HIGH TECH COMPONENTS Display, controls, and all electrical components. Level control compressor, sensors and limiter valve; pneumatic suspension **ELECTRICAL PLUS**

Level control compressor, sensors and limiter valve; pneumatic suspension pump sensors and valves; fuel injection sensors and control module; ignition module; spark control detonation sensors and controller; drive information display and module; moisture control unit and sensors; anti-detonation sensors; manufacturer installed combination entry system; manufacturer All power motors and solenoids related to the electrical operations of antennas, door locks, power headlight motors, seat motors, mirrors, convertible tops, power trunk releases.

## ADDITIONAL BENEFITS

Trip Interruption Reimbursement: When a covered breakdown disables the covered Vehicle and the covered repairs are completed more than 100 miles away from the Your residence, we will reimburse You for lodging and meal expenses incurred by You between the date of the mechanical breakdown and the date on which the covered repairs are completed. You will be reimbursed for actual lodging and meal expenses, up to \$75.00 per day, not to exceed a 3-day maximum of \$225.00. Valid receipts are required for reimbursement. You must call 1-800-527-3426 (Claims Service Office) prior to receiving this benefit.(Trip Interruption Reimbursement available where allowed by law. See State Provisions.)

Substitute Transportation Reimbursement: In the event of a mechanical breakdown of a covered component You may be eligible for substitute transportation reimbursement. Such expense shall be limited to actual per day cost up to \$35.00 per day, a 5 day maximum, not to exceed \$175.00 per occurrence. To qualify for the first day's reimbursement, the covered Vehicle must be retained by the repairing facility overnight and the covered repair must exceed a minimum of four (4) hours labor, as defined in the current year's manufacturer's or accredited flat rate repair manuals. An additional day will be reimbursed for each additional eight (8) hours labor. The substitute Vehicle must be rented from us, the repair facility, or from a licensed rental agency. Reimbursement of substitute transportation shall not continue beyond the day on which the repairs are completed and the customer is notified of completion. Rental receipts are required for reimbursement.

Towing Assistance: If towing becomes necessary due to a breakdown of a covered component, actual towing costs, not payable by insurance, will be covered up to \$50.00 per occurrence.

## WHAT TO DO IF REPAIRS ARE NEEDED

If Your Vehicle is within forty (40) miles of the Selling Dealer You must deliver Your Vehicle to the Selling Dealer at the address shown on the front of this Extended Service Agreement. If Your Vehicle is more than forty (40) miles from the Selling Dealer, call 1-800-527-3426 (Claims Service Office) for instructions before You deliver Your Vehicle to a repairing facility. To assure coverage under the terms of this Extended Service Agreement, authorization must be obtained prior to teardown or repair. Emergency Repairs: If emergency repairs covered by this Extended Service Agreement are required outside normal business hours (i.e., on a weekend or holiday) You should deliver Your Vehicle to a licensed repair facility and have the necessary repairs performed on Your Vehicle at a reasonable and customary charge for the repairs. On the next business day, or as soon as reasonably possible, You must report the repairs by calling the toll free claims number listed on the front. To obtain a reimbursement for such emergency repairs, please call the Claims Service Office number on the front. Emergency repairs are defined to be repairs which, if not performed to Your Vehicle, would impair the future operation of Your Vehicle.

## WHAT IS NOT COVERED

Any items not listed under the "What Is Covered" section of the specific plan You selected on the front of this Agreement. Incidental or consequential damages or loss caused by breakdown of components (or otherwise) including property damage, personal injury, inconvenience, loss of Vehicle use, damage to a covered part by a non-covered part and damage to a non-covered part by a covered part. Also not covered: Repairs covered by any manufacturer's warranty or manufacturer's emissions warranty on the covered Vehicle (whether or not transferred with the Vehicle), manufacturer's recall or factory bulletins, breakdowns of components caused by a defect the manufacturer has publicly announced it would correct, but which You failed to have corrected. Vehicle not certified for sale within the United States at the time of manufacture or if Vehicle has been salvaged or if its title has been branded or if Vehicle has been declared a total loss. Commercial use is excluded and will void coverage under this extended service agreement. Repairs required because of collision, abuse, overheating or operation without proper lubrication or coolant, road conditions, misuse, negligence, alterations, racing, accidents, fires, floods, riots, acts of God, vandalism, upset, theft, lack of reasonable and proper maintenance, abuse through towing or improper load capacity, abuse through continued operation of an impaired Vehicle, or any other losses normally covered by casualtyInsurance. Also not covered: are excessive oil consumption, loss of compression, and/or gradual reduction in operating performance due to failure of a covered part or parts. Repairs nequired because of whose odometer has been tampered with while owned by You. Repairs made outside the 50 United States, itsterritories and possessions and Canada unless You obtain a written waiver from the Selling Dealer. Any manufacturer's required maintenance. Damage caused by Your failure to take or cause to be taken reasonable precautions to prevent further damage when an apparent pro

Pre-Existing conditions are not covered (all parts covered under this Agreement must be functioning properly and not in need of repair at time of sale of the Vehicle and this Agreement). Repairs required because of collision, abuse or operation without proper lubrication or coolant, road conditions, misuse, negligence, alterations, racing, accidents, fires, floods, riots, acts of God, vandalism, upset, theft, lack of reasonable and proper maintenance, abuse through towing or improper load capacity, abuse through continued operation of an impaired Vehicle, or any other losses normally covered by casualty insurance.

### WHAT IS NOT COVERED (cont.)

Also not covered are excessive oil consumption, loss of compression, and/or gradual reduction in operating performance due to failure of a covered part or parts. Repairs beyond those required to correct the covered failure. Repairs of components which have been modified or added to the Vehicle after purchase, any repairs on Vehicles whose mileage has been altered or whose odometer has been tampered with while owned by you. Repairs made outside the 50 United States, its territories and possessions and Canada unless You obtain a written waiver from the Selling Dealer. Any manufacture's required maintenance. Damage caused by Your failure to take ar cause to be taken reasonable precautions to prevent further damage when an apparent problem exists. Diagnostic fees for non-covered repairs and nonemergency repairs performed without the administrator's approval.

LIMITS OF LIABILITY - The total of all benefits paid or payable under this Agreement shall not exceed the purchase price of the Vehicle excluding taxes, title, and licenses cost of the Vehicle. The total benefits payable for any single repair or replacement shall not exceed the actual cash value of the Vehicle immediately prior to the Breakdown. This determination will be made using the most current National Automobile Dealers Association Used Car Guide for Your Vehicle.

MECHANICAL - Refrigerant, coolant, and fluids unless required for a covered repair. Service adjustments/cleaning, throttle body assembly (except injectors), contaminated fuel, fluids and filters, air conditioning recharge, battery/ hybrid battery packs/battery cables, bolts and fasteners, belts, hoses, brakes (front hubs, drums, shoes, lining, disc rotors and pads), exhaust system (including catalytic converter), filters, lights (bulbs, sealed beam and lenses), lubricants, manual clutch, pressure plate, throw-out bearings, clutch master or slave cylinders, manual clutch disc, strut inserts, shock absorbers, spark/glow plugs and wires, squeaks and rattles, tires, tune-ups, wheel balancing, wheel alignment, wheel studs, wiper blades, shop supplies and hazardous waste removal. Repairs, retrofit, or replacement ofany components caused by or due to compliance with any law or legislation including the Clean Air Act.

EXTERIOR - Service adjustments (glass and body parts), bright metal, bumpers, body panels, door handles, hinges, glass, moldings, outside ornamentation, convertible or vinyl tops, paint, rust, sheet metal, sideview mirrors (glass and housing), air and water leaks, weatherstrip, wheel covers/ornaments and wind noise. Physical damage, alignment or bumper and body parts.

**INTERIOR** - Buttons, carpet, dash pad, door and window handles, knobs, rearview mirror (glass and housing), trim, and upholstery. All non-factory installed items and equipment, such as, but not limited to radios, tape players, compact disc players, graphic equalizers, speakers, cellular telephones, theft deterrent systems, radar detectors, navigational systems and heads up display/informational systems.

MAINTENANCE RESPONSIBILITIES: If You fail to perform the manufacturer's recommended maintenance such as oil changes and other periodic services and Your failure results in a breakdown, this will result in loss of Your protection under this extended service agreement. Maintenance records from the Vehicle sale date supported by receipts indicating dates, mileage and services performed must be kept by the purchaser or subsequent owner of this extended service agreement and made available to the Selling Dealer or repair facility upon request.

**CANCELLATION:** In the event the covered Vehicle is repossessed, declared a total loss, or You elect to give notice of cancellation, this extended service agreement shall terminate. You may cancel this Agreement by submitting a written request to the Selling Dealer containing the following information: the extended service agreement number; Vehicle identification number; current mileage; and make and model of Your Vehicle. If You cancel this Agreement within sixty (60) days of its date of sale and no claims have been made, a full refund will be paid. If You cancel this Agreement after sixty (60) days of its date of sale or after a claim has been made, a pro rata refund less a twenty-five dollar (\$25.00) cancellation fee for the unexpired portion of this Agreement will be paid. The amount of the refund will be calculated as follows: The purchase price of this Agreement shall be multiplied by the greater of a) the fraction obtained by dividing the total mileage elapsed since the date of sale by the difference between the maximum miles covered and the Vehicle mileage at the date of sale or b) the fraction obtained by dividing the number of months this Agreement has been in effect since the date of sale by the difference between the maximum miles covered and the number of months the Vehicle was in service prior to the date of sale of this Agreement. The difference between the number so obtained and the price of this Agreement, less the cancellation fee, is the amount of the refund. A like refund will be paid for termination of this Agreement because Your Vehicle is declared a total loss or repossessed. All refunds will be paid to the leinholder, if any, otherwise to You. **CANCELLATION FEE:** The Cancellation Fee is \$25.00.

## Important: See State Provisions regarding Your rights, privileges, and conditions governing cancellation of the Extendended Service Agreement in Your State.

**TRANSFER OF VEHICLE OWNERSHIP:** In the event You sell the covered Vehicle, this extended service agreement shall terminate. You may apply for a transfer to the new owner. Submit immediately (within fifteen [15] days of the change in ownership) to the Selling Dealer in writing, along with the transfer fee of \$50.00, the following: The extended service agreement number, Vehicle identification number, mileage, make and model of the Vehicle, date of sale of the Vehicle, and the name and address of both Yourself and the new owner of the covered Vehicle. This extended service agreement may not be assigned separately from the covered Vehicle, nor can it be assigned to a new or used Vehicle dealership or anyone other than an individual person purchasing Your Vehicle. Copies of maintenance records must be obtained from the original owner by the new owner of the Vehicle to assure transfer of the manufacturer's warranty. In the event this extended service agreement is properly transferred to an individual person purchasing Your Vehicle in accordance with the terms and conditions above, this Agreement may not be transferred by the new owner of the covered Vehicle to any subsequent owner under any circumstance.

## Important: See State Provisions regarding Your rights, privileges, and conditions governing transfer of this Extendended Service Agreement in Your State.

PROVIDER: The Provider of this Extended Service Agreement is Portfolio Services Limited, Inc., with administrative office located at 14651 Dallas Parkway, Suite 502, Dallas, TX 75254. Toll Free 1-800-335-8769.

**RESPONSIBILITY FOR BENEFITS:** The Selling Dealer agrees to submit all applicable sums on your behalf to the Provider, Portfolio Services Limited, Inc. and the Provider will be primarily liable to you for the payment of valid claims under this Extended Service Agreement. This Extended Service Agreement contains the complete agreement between the parties and is not valid unless signed by both the Agreement Holder and an authorized representative of the Provider. This Extended Service Agreement will terminate when you sell Your Vehicle unless transferred as provided in the Transfer Section or when this Extended Service Agreement is canceled as outlined within the Cancellation Section.

**OBLIGATIONS:** This Extended Service Agreement is not an insurance contract. The Provider's obligations under this Extended Service Agreement are insured under an Insurance Policy issued by Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, Illinois 60604. In the event the Provider ceases to operate, is bankrupt or otherwise financially impaired or Your claim is not paid within sixty (60) days after proof of loss has been filed, you may file a direct claim with Virginia Surety Company, Inc. To do so, please call the following number for instructions: 1-800-209-6206.

## State Guidelines

### ALABAMA

Pre-existing conditions are not covered by this Extended Service Agreement CANCEUATION: If you cancel this Extended Service Agreement within sixty (60) days and no claims have been paid, a 10% penalty per month will be added to any refUnd that Is not paid or credited within forty five (45) days of Your return of the Extended Service Agreement to the Selling Dealer. ALASKA

WHAT IS NOT COVERED: This Extended Service Agreement does provide coverage if Your vehicle is used for snow removal, provided Your vehicle is property equipped. This Extended Service Agreement does not provide coverage for damages for bad faith, punitive or exemplary damages, personal injury including bodily injury, property damage (except as specifically stated in the Extended Service Agreement) and attorney fees.

#### ARIZONA

The Dealer will perform, or arrange to have performed, any repair services promised within a reasonable time and in a competent and workmanlike manner. WHAT IS NOT COVERED: is amended to include the words: "while the vehicle Is owned by you• for the sentence beginning "Repairs required because of collision ... • CANCELLATION: The Selling Deafer nor the Administrator will cancel this Extended Service Agreement for any reason.

#### CALIFORNIA

WHAT TO DO IF REPAIRS ARE NEEDED: My reference to forty (40) miles is deleted and replaced with twenty (20) miles. RESPONSIBILITY FOR BENEATS: Performance to You under this Extended Service Agreement is guaranteed by a California approved insurance company. You may file a claim with this insurance company if any promise made in the Extended Service Agreement has been denied or has not been honored within 60 days after your request The name and address of the insurance company is Virginia Surety Company, Inc., 175 W. Jackson Blvd., Chicago, IL 60604-2615. IfYou are not satisfied with the insurance company's response, You may contact the California Department of Insurance at 1-800-927-4357. First Extended Service Corporation, P.O. Box 804785, Chicago, IL 60680-4109, California administrator license number OE32800. CANCELLATION: No administrative fee will be charged for cancellation initiated within the first sixty (60) days after the Date of Sale. CANCELLATION FEE: The Cancellation fee is deleted and replaced with \$25.00 or 10% of the refund amount, whichever is less.

#### CONNECTICUT

The coverage afforded by this Extended Service Agreement is still available should the Extended Service Agreement term lapse while Your vehicle is in the custody of repair facility for a covered repair.

Connecticut Public Act, 87-393, Laws 1987, requires an automobile dealer to provide a warranty covering certain classes of used motor vehicles as follows: Used vehicles with a sate price of \$3,000 but less than \$5,000 - Provides Coverage for 30 days or 1,500 miles, whichever occurs first. Used vehicles with a sale price of \$5,000 or more - Provides Coverage for 60 days or 3,000 miles, whichever occurs first

The vehicle You have purchased may be covered by this law. If so, the following is added to this Extended Service Agreement: In addition to the dealer warranty required by this law, You have elected to purchase this Extended Service Agreement, which may provide You with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this Extended Service Agreement The required dealer warranty is provided free of charge. Furthermore, the definition, coverage and exclusions stated in the Extended Service Agreement apply only to this Extended Service Agreement and are not the terms of the required dealer warranty.

The State of Connecticut has established an arbitration process to settle disputes between You and the Selling Dealer arising from Extended Service Agreements. A written complaint may be mailed to State of Connecticut, Insurance Department, PO Box 816, Hartford, Connecticut 06142-0816. Attention: Consumer Affairs. The written complaint must contain a description of the dispute, the purchase price of the product, the cost of repair and a copy of this Extended Service Agreement. GEORGIA

WHAT IS NOT COVERED: Unless You have purchased an Extended Service Agreement that requires a surcharge for commercial use (and You have paid this surcharge), commercial use is excluded and will result in denial of coverage. In Georgia, 1) repairs of components which have been modified by You or added to the vehicle after purchase, 2) any repairs on vehicles whose mileage has been altered or whose odometer has been tampered with while owned by You, or 3) any alterations made by you or with your knowledge which cause the vehicle to be out of compliance with the manufacturer's specifications are not covered. The sentence "Pre-Existing conditions are ... " is revised to read as follows: Pre-Existing conditions known to you are not covered (all parts covered under this Agreement must be functioning property and not In need of repair at time of sale of the Vehicle and this Agreement). CANCELLATION: The Administrator will not cancel this Extended Service Agreement for any reason. You may cancel this Extended Service Agreement for any reason at any time by surrendering it or by submitting written notice to the Selling Dealer. If you cancel, an administrative fee of \$50 or 10% of the pro rata refund amount, whichever is less, will be deducted from the refund amount Claims paid will not be deducted from a refund. In the event the covered vehicle is repossessed or declared a total loss there will be no coverage provided under this Extended Service Agreement. HAWAII

Pre-existing conditions are not covered by this Extended Service Agreement. Breakdown means the failure of a Covered Part under normal service due to defects in material and workmanship. A Covered Part has failed when it can no longer perform the function for which it was solely designed because of its condition and not because of the action or inaction of any non-covered parts. Hawaii Revised Statutes requires an automobile dealer to provide a warranty covering certain classes of used motor vehicles as follows:

Used vehicles with less than 25,000 miles at time of sate - Provides Coverage for 90 days or 5,000 miles, whichever occurs first.

Used vehicles with 25,000 miles or more but less than 50,000 miles at the time of sate - Provides Coverage for 60 days or 3,000 miles, whichever occurs first.

Used vehicles with 50,000 miles or more but less than 75,000 miles at the time of sale - Provides Coverage for 30 days or 1,000 miles, whichever occurs first

The vehicle You purchased may be covered by this law. If so, the following is added to this Extended Service Agreement. In addition to the dealer warranty required by this law, You have elected to purchase this Extended Service Agreement, which may provide You with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this Extended Service Agreement. The required dealer warranty is provided free of charge. Furthermore, the definition, coverage and exclusions stated in this Extended Service Agreement apply only to this Extended Service Agreement and are not the terms of the required dealer warranty. CANCELLATION: If you cancel this Extended Service Agreement within sixty (60) days and no claims have been paid, a 10% penalty per month will be added to any refund that is not paid or credited within forty five (45) days of Your return of the Extended Service Agreement to the Selling Dealer. IOAHO

Coverage afforded under this Extended Service Agreement is not guaranteed by the Idaho Insurance Guarantee Administration. ILLINOIS

CANCELLATION FEE: The Cancellation fee is \$25 or 10% of the refund amount, whichever is less. IN DIANA

Your proof of payment to the Selling Dealer for this Extended Service Agreement shall be considered proof of payment to the Insurance Company which guarantees the obligations of the Selling Dealer, providing such insurance was in effect at the time You purchased this Extended Service Agreement. IOWA

This Extended Service Agreement is subject to the applicable provisions of the Iowa Consumer Credit Code, Chapter 357. If You have questions regarding Your Extended Service Agreement, You may address them to the Iowa Insurance Commissioner at the following: Iowa Insurance Department, 330 East Maple, Des Moines, Iowa, 50319-0065. CANCELLATION: If You cancel this Extended Service Agreement. You will receive within fifteen (15) days a written confirmation of termination. If You cancel this Extended Service Agreement within sixty (60) days and no claims have been paid, a 10% penalty per month will be added to any refund that is not paid or credited within thirty (30) days of Your return of the Extended Service Agreement to the Selling Dealer. KANSAS

40-2, 118. FRAUDULENT INSURANCE ACT DEFINED (a) For purposes of this act a "fraudulent insurance act" means an act committed by any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto, or conceals, for the purpose of misleading, information concerning any fact material thereto.

LOUISIANA

CANCELLATION: If the Extended Service Agreement is canceled within sixty (60) days of your purchase of this agreement (the Initial Period), the amount of the refund shall be equal to the full amount paid for this agreement. After the Initial Period, the amount of the refund shall be a pro-rata share of the selling price of the agreement as determined above. However, if you cancel the agreement during the Initial Period, no Cancellation Fee will be charged. MAINE

Pre-existing conditions are not covered by this Extended Service Agreement. CANCELLATION: If You cancel this Extended Service Agreement within sixty (60) days and no claims have been paid, a 10% penalty per month will be added to any refund that is not paid or credited within forty-five (45) days of Your return of the Extended Service Agreement to the Selling Dealer. The Selling Dealer nor the Administrator will cancel this Extended Service Agreement for any reason. CANCELLATION FEE: The cancellation fee is \$25 or 10% of the refund amount, whichever is less. MASSACHUSETTS

NOTICE TO CUSTOMER: THE COVERAGE YOU ARE BUYING IS NOT REQUIRED IN ORDER TO REGISTER OR FINANCE A VEHICLE. THE BENEFITS PROVIDED MAY DUPLICATE EXPRESS MANUFACTURER'S OR SELLER'S WARRANTIES THAT COME AUTOMATICALLY WITH EVERY SALE. THE SELLER OF THIS COVERAGE IS REQUIRED TO INFORM YOU OF ANY WARRANTIES AVAILABLE TO YOU WITHOUT THIS EXTENDED SERVICE AGREEMENT. Chapter 90, Section 7N 1/4 of Massachusetts General Laws requires an automobile dealer to provide a warranty covering certain classes of motor vehicles as follows:

Used vehicles with less than 40,000 miles at the time of sale - Provides Coverage for 90 days or 3,750 miles, whichever occurs first

Used vehicles with 40,000 miles or more but less than 80,000 miles at the time of sate -Provides Coverage for 60 days or 2,500 miles, whichever occurs first.

Used vehicles with 80,000 miles or more but less than 125,000 miles at the time of sale

Provides Coverage for 30 days or 1,250 miles, whichever occurs first

The vehicle You have purchased may be covered by this law. If so, the following is added to this Extended Service Agreement: In addition to the dealer warranty required by this law, You have elected to purchase this Extended Service Agreement, which may provide You with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this Extended Service Agreement. The required dealer warranty is provided free of charge. Furthermore, the definition, coverage and exclusions stated in the Extended Service Agreement apply only to this Extended Service Agreement and are not the terms of the required dealer warranty. MICHIGAN

If the performance of this Extended Service Agreement is interrupted because of a strike or work stoppage at the Selling Dealer or repair facility, the term of the Extended Service Agreement shall be extended for the period of the strike or work stoppage. MINNESOTA

The coverages listed below are provided to You by the dealer at no charge as required by Minnesota Statute 325F.662. The term of the required warranty is based on the mileage at the time of sale as follows:

Used vehicles with less than 36,000 miles at the time of sale - Provides Coverage for 60 days or 2,500 miles, whichever occurs first.

Used vehicles with 36,000 miles or more but less than 75,000 miles at the time of sale - Provides Coverage for 30 days or 1,000 miles, whichever occurs first.

Engine: Lubricated Parts; Intake Manifolds; Engine Block: Cylinder Heads; Rotary Engine Housings; Ring Gear; Water Pump; Externally Mounted Mechanical Fuel Pump; Radiator: Alternator; Generator; and Starter. Transmission: case; Internal Parts; Torque Converter; or, the Manual Transmission Case and Internal Parts. Drive Axle: Axle Housings and Internal Parts; Axle Shafts; Drive and Output Shafts; and Universal Joints; but excluding the Secondary Drive Axle or vehicles other than passenger vans, mounted on a truck chassis. Brakes: Master Cylinder; Vacuum Assist Booster; Wheel Cylinders; Hydraulic Lines and Rttings; and Disc Brake Calipers. Steering: Gear Housing and all Internal Parts; Power Steering Pump; Valve Body; Piston; and Rack; Radiator; Alternator; Canardary, and Starter. The following parts are covered only on vehicles with less than 36,000 miles: Steering Rack; Radiator;

Alternator; Generator; and Starter. The above coverages are excluded from this Extended Service Agreement during the applicable warranty period, unless the dealer becomes unable to meet its obligations. Your rights and obligations are fully explained in the dealer issued used vehicle limited warranty document

CANCELLATION: If You cancel this Extended Service Agreement within sixty (60) days and no claims have been paid, a 10% penalty per month will be added to any refund that is not paid or credited within forty-five (45) days of Your return of the Extended Service Agreement to the Selling Dealer.

MISSISSIPPI

ADDITIONAL BENEFITS: 24 Hour Roadside Assistance services is provided by Brickell Financial Services Motor Club, Inc., 7300 Corporate Center Drive, Suire 601, Miami FL 33126, 1-305-392-4300.

## State Guidelines

TEXAS

## MISSOURI

This Extended Service Agreement is not an insurance contract. CANCELLATION: If You cancel this Extended Service Agreement, You will receive within forty-five (45) days a written confirmation of termination. If You cancel this Extended Service Agreement within sixty (60) days and no claims have been paid, a 10o/o penalty per month will be added to any refund that is not paid or credited within forty-five (45) days of Your return of the Extended Service Agreement to the Selling Dealer. A claim against the provider may also include a claim for return of the unearned provider fee. NEVADA

This Extended Service Agreement is non-renewable. Pre-existing conditions are not covered by this Extended Service Agreement. CANCELLATION: If You cancel this Extended Service Agreement within sixty (60) days and no claims have been paid, a 10% penalty per month will be added to any refund that Is not paid or credited within forty-five (45) days of Your return of the Extended Service Agreement to the Selling Dealer. The Selling Dealer nor the Administrator will cancel this Extended Service Agreement for any reason. NEW HAMPSHIRE

RESPONSIBILITY FOR BENEFITS: If You are not satisfied with the insurance company's response. You may contact the New Hampshire Department of Insurance, 21 fruit Street, Concord, New Hampshire 03301, 1-603-271-2261.

#### NEW MEXICO

This Extended Service Agreement is non-renewable. CANCELLATION: If You cancel this Extended Service Agreement within sixty (60) days and no claims have been paid, a 10% penalty per month will be added to any refund that is not paid or credited within sixty (60) days of Your return of the Extended Service Agreement to the Selling Dealer. The Selling Dealer nor the Administrator will cancel this Extended Service Agreement for any reason.

#### NFW YORK

Pre-existing conditions are not covered by this Extended Service Agreement. Section 198b of New York General Business law requires an automobile dealer to provide a warranty covering certain classes of used motor vehicles as follows:

Used vehicles with 36,000 miles or less at the time of sale -Provides Coverage for 90 days or 4,000 miles, which ever occurs first.

Used vehicles with more than 36,000 miles but less than 80,000 miles at the time of sale - Provides Coverage for 60 days or 3,000 miles, whichever occurs first

Used vehicles with 80,000 miles or more but not more than 100,000 miles at the time of sale -Provides Coverage for 30 days or 1,000 miles whichever occurs first

The vehicle You have purchased may be covered by this law. If so, the following is added to this Extended Service Agreement In addition to the dealer warranty required by this law, You have elected to purchase this Extended Service Agreement which may provide You with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this Extended Service Agreement. The required dealer warranty is provided free of charge. Furthermore, the definition, coverage and exclusions stated in the Extended Service Agreement apply only to this Contract and are not the terms of the required dealer warranty

CANCELLATION: If You cancel this Extended Service Agreement within sixty (60) days and no claims have been paid, a 10% penalty per month will be added to any refund that is not paid or credited within thirty (30) days of Your return of the Extended Service Agreement to the Selling Dealer.

#### NORTH CAROLINA

ADDITIONAL BENEFITS: 24 Hour Roadside Assistance services (if provided under Your Extended Service Agreement) is provided by Brickell Financial Services Motor Club, Inc. (dba Road America Motor Club), 7300 Corporate Center Drive, Suire 601, Miami FL 33126, 1-305-392-4300.

The Selling Dealer nor the Administrator will cancel this Extended Service Agreement for any reason. CANCELLATION FEE: The Cancellation fee is \$25 or 10% of the refund amount, whichever is less. OKLAHOMA

Coverage afforded under this contract is not guaranteed by the Oklahoma Insurance Guaranty Association

This Extended Service Agreement Is not Issued by the manufacturer or wholesale company marketing the product This Extended Service Agreement will not be honored by such manufacturer or wholesale company

ADDITIONAL BENEFITS: 24 Hour Roadside Assistance services (rt provided under Your Extended Service Agreement) is provided by Brickell Financial Services-Motor Club, Inc., 7300 Corporate Center Drive, Suite 601, Miami FL 33126, 1-305-392-4300. CANCELLATION: is deleted in its entirety and replaced with the following: In such event you or the lienholder shown on the front must submit immediately to the Selling Dealer in writing the following: The Extended Service Agreement number, vehicle identification number, mileage, make and model of the vehicle. You or the lienholder mus also submit an Odometer Disclosure Statement or a substantially similar certified or notarized document indicating the current mileage of the covered vehicle. In the event of repossession or total loss the lienholder will be the sole payee. If the Extended Service Agreement is canceled by You, You will receive 100% of the unearned pro-rata Extended Service Agreement price, less an administrative fee of fifty dollars (\$50) or ten percent (10%) of the unearned pro-rata Extended Service Agreement price, whichever Is less. In the event the Extended Service Agreement is canceled by the association, the unearned pro-rata refund shall be based upon 100% of the Extended Service Agreement price. OHIO

This Extended Service Agreement is not insurance and is not subject to the insurance laws of the state of Ohio.

### RHODE ISLAND

Section 31-5.4 of Rhode Island General Business law requires an automobile dealer to provide a warranty covering certain classes of used motor vehicles as follows

Used vehicles with less than 36.000 miles at the time of sale -Provides Coverage for 90 days or 4.000 miles, whichever occurs first.

Used vehicles with 36,000 miles or more but less than 100,000 miles at the time of sale - Provide Coverage for 30 days or 1,000 miles, whichever occurs first

The vehicle You have purchased may be covered by this law. If so, the following is added to this Extended Service Agreement In addition to the dealer warranty required by this law, You have elected to purchase this Extended Service Agreement, which may provide You with additional protection during the dealer warranty period and provides protection after the dealer warranty has expired. You have been charged separately only for this Extended Service Agreement The required dealer warranty is provided free of charge. Furthermore, the definition, coverage and exclusions stated in the Extended Service Agreement apply only to this Extended Service Agreement and are not the terms of the required dealer warranty.

#### SOUTH CAROLINA

If You have questions, concerns or complaints regarding Your Extended Service Agreement, You may address them to: South carolina Department of Insurance, P.O. Box 100105 Columbia, SC 29202-3105, 1-803-737-6180. Pre-existing conditions are not covered by this Extended Service Agreement. CANCELLATION: If You cancel this Extended Service Agreement within sixty (60)days and no claims have been paid, a 10% penalty per month will be added to any refund that is not paid or credited within forty-five (45) days of Your return of the Extended Service Agreement to the Selling Dealer

The Administrator is First Extended Service Corporation, TX Administrator #108. Unresolved complaints or Questions concerning the regulation of service contracts (Extended Service Agreements) may be directed to the Texas Department of Licensing and Regulation at P.O. Box 12157, Austin, Texas 78711, 1-800-803-9202. Pre-existing conditions are not covered by this Extended Service Agreement CANCELLATION: If You cancel this Extended Service Agreement within sixty (60) days of Your purchase of the Extended Service Agreement and You have not incurred a claim, this Extended Service Agreement shall be void and a 100% refund of the full amount paid will be made. A ten percent (10%) penalty per month shall be added to any refund on a voided Extended Service Agreement that is not paid within forty-five (45) days of return of this Extended Service Agreement to the Selling Dealer. If Your cancellation refund is not paid within forty-five (45) days after the Extended Service Agreement has been returned to the Selling Dealer, You may request a refund from Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, Illinois 60604. The Selling Dealer nor the Administrator will cancel this Extended Service Agreement for any reason UTAH

#### You have the option of financing this Extended Service Agreement or paying for it in full at the time if purchase. Coverage provided under this Extended Service Agreement is not guaranteed by the Property and casualty Guaranty Association. This Extended Service Agreement is subject to limited regulation by the Utah Insurance Department. To file a complaint, contact the Utah Insurance Department. EMERGENCY REPAIRS: The sentence "Emergency repairs are defined to be repairs which, if not performed to Your Vehicle, would impair the future operation of Your Vehicle. • is deleted in its entirety. CANCELLATION: The Selling Dealer nor the Administrator will cancel this Extended Service Agreement for any reason.

VIRGINIA

Notice to Dealer -Dealers are not permitted to sell Extended Service Agreement on leased vehicles pursuant to the provisions of administrative letters 1982-1 O and 1982-16. WISCONSIN

THIS EXTENDED SERVICE AGREEMENT IS SUBJECT TO LIMITED REGULATION BY THE OFACE OF THE COMMISSIONER OF INSURANCE.

ADDITIONAL BENEFITS: 24 Hour Roadside Assistance services (if provided under Your Extended Service Agreement) is provided by Brickell Financial Services Motor Club, Inc., 7300 Corporate Center Drive, Suite 601, Miami FL 33126, 1-305-392-4300. WHAT TO DO IF REPAIRS ARE NEEDED: The sentence, "To ensure coverage under the terms of this Extended Service Agreement authorization must be obtained prior to repair. Is deleted in its entirety. In the State of Wisconsin, the authorized Warranty Plan Administrator is First Extended Service Corporation of Florida. The terms of this Extended Service Agreement shall be interpreted to be consistent with the intent of applicable Laws and Regulations of the State of Wisconsin Office of the Commissioner of Insurance and specific reference is made to Section Insurance Code 15.01, Wisconsin Administrative Code. First Extended Service Corporation of Florida. as an authorized Warranty Plan Administrator, assumed the obligation of the Provider under Section 15.01 (5)(b), Wisconsin Administrative Code. In situations involving subrogation. the contract holder will be made whole before the company may retain amounts It has recovered.

WYOMING

Pre-existing conditions are not covered by this Extended Service Agreement. CANCELLATION: If You cancel this Extended Service Agreement within sixty (60) days and no claims have been paid, a 10% penalty per month will be added to any refund that is not paid or credited within forty-five (45) days of Your return of the Extended Service Agreement to the Selling Dealer. The Selling Dealer nor the Administrator will cancel this Extended Service Agreement for any reason.