

John Long

From: Robert Toro <[REDACTED]>
Sent: Monday, November 05, 2018 11:27 AM
To: John Long
Subject: Per conversation regarding C&M Auto Sales 68 Joy Street
Attachments: lincoln docs.pdf; rmv1 lincoln.pdf

Hi Mr. Long,

I would first of all like to thank you for the prompt response to my message. I've attached an email regarding the deal between C&M Auto Sales and my son and his mother who helped him purchase the vehicle. I have a bunch of text messages between Geraldo Delima and his partner Sam regarding the Lincoln SUV they purchased roughly 6 months ago ago, entailing the faulty electrical system and over heating engine that has been going since they purchased the vehicle and every time they tell my son or his mother the problem/ problems have been fixed the problems continue. The Vehicle has been in and out of the repair facility between 6 -10 times for the same problem. This last time a week ago today they told my son and his mother the motor was no good and had to be replaced at a cost of \$2,000.00 . When I spoke with Geraldo last Monday he told me that the engine would be fixed at their expense. I received a message yesterday informing me that the Lincoln was once again fixed and it would cost \$2,000.00 to get the vehicle back from Geraldo. Also as I mentioned to you earlier they sold my son and his mother the vehicle at their place of business at Valducci Auto Sales - Broadway street Malden, Mass which is where they are selling all there vehicles as listed on the internet at that location using the C&M License from Somerville.

Thanks again if you need any further information please contact me at [REDACTED] or [REDACTED].

Robert Toro

Begin forwarded message:

From: Brandon Toro <[REDACTED]>
Date: November 4, 2018 at 8:59:33 PM EST
To: [REDACTED]
Subject: Fwd: Licoln MKX finance docs

Sent from my iPhone

Begin forwarded message:

From: Samuel Lallemand <[REDACTED]>
Date: March 6, 2018 at 11:49:49 AM EST
To: [REDACTED]
Subject: Licoln MKX finance docs

see attached

Retail Installment Sale Agreement - Subject to State Regulation

Seller Name and Address CM Auto Sales Inc 30 Joy St Somerville, MA 02143	Buyer(s) Name(s) and Address(es) [REDACTED]	Summary No. _____ Date _____	App# 43503839 - V# 1 3/6/2018
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Business, commercial or agricultural purpose Contract.

Truth-In-Lending Disclosure

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid when you have made all scheduled payments.	The total cost of your purchase on credit, including your down payment of
15.69 %	\$ 2720.99	\$ 7714.69	\$ 10435.68	\$ 3500.00
				\$ 13935.68

Payment Schedule. Your payment schedule is:

No. of Payments	Amount of Payments	When Payments are Due
48	\$ 217.41	Monthly, Beginning 04/05/18

Security. You are giving us a security interest in the Property purchased.

Late Charge. If all or any portion of a payment is not paid within 15 days of its due date, you will be charged a late charge of the lesser of 5% of the unpaid amount of the payment due or \$5.00.

Prepayment. If you pay off this Contract early, you will not have to pay a penalty.

Contract Provisions. You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

Description of Property

Year 2007	Make Lincoln	Model MKX	Style SUV	Vehicle Identification Number 2LMDU88C77BJ10829	Odometer Mileage 114553
<input type="checkbox"/> New <input checked="" type="checkbox"/> Used <input type="checkbox"/> Demo		Other: _____			

Description of Trade-In

Conditional Delivery

Conditional Delivery. If checked, you agree that the following agreement regarding securing financing ("Agreement") applies:

_____. The Agreement is part of this Contract. The Agreement will no longer control after the assignment is accepted. If there are any conflicts between the terms of the Agreement and the Contract, the terms of this Contract will apply.

Sales Agreement

Payment. You promise to pay us the principal amount of \$ 7714.69 plus finance charges accruing on the unpaid balance at the rate of 15.69 % per year from the date of this Contract until paid in full. Finance charges accrue on a 365 day basis. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the *Truth-In-Lending Disclosure*. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

Down Payment. You also agree to pay or apply to the Cash Price, on or before the date of this Contract, any cash, rebate and net trade-in value described in the *Itemization of Amount Financed*.

You agree to make deferred down payments as set forth in your Payment Schedule.



Massachusetts Department of Transportation

RMV-1 Application Form
www.massrmv.com

1. REG. EFF. DATE

2. REG. EXP. DATE

3. Number of Documents _____
4. ST (Salvage Title) TO (Title Only)
 RO (Registration Only) RT (Registration & Title) SW (Summer/Winter Swap)
 RX (Registration Transfer) TAR (Title Add Registration) SS (Surviving Spouse)

ORIGINAL

Registration/Vehicle 5. Plate Type _____ 6. Registration Number _____ 7. Previous Title # _____ 8. State _____

9. Type of Registration: Passenger Bus Taxi Livery Commercial Trailer Auto Home Semi-Trailer Motorcycle Other _____
10. Vehicle Identification Number: 2LMDU88C77BJ10829

11. Year 2007 12. Make Lincoln 13. Model Name MKX 14. Model # _____ 15. Body Style SUV 16. Circle Color(s) of Vehicle 0-Orange 1-Black 2-Blue 3-Brown 4-Red 5-Yellow 6-Green 7-White 8-Gray 9-Purple 17. # of Cylinders/Passengers/Doors/Wheels 6 / / 4 /

18. Transmission Automatic Manual 19. Total Gross Weight (Laden) _____ 20. Motor Power Gasoline Diesel Hybrid Propane Electric Other _____
21. Bus: Regular DTE Livery Taxi School Pupil
If carrying passengers for hire, max no of passengers that can be seated: _____
If school bus, is it used exclusively for city, town, or school district? Yes No.

Owner 22. Owner # 1 License # / ID # / or SSN _____ 23. Owner # 2 License # / ID # / or SSN _____ 24. EIN/FID # (see block 29) _____ If Sole Proprietor provide SSN in #22 _____

25. Owner # 1 Name (Last, First, Middle) _____ 25a. Height 12 Ft 13 In 25b. Sex MALE FEMALE 26. Owner # 1 Date of Birth _____

27. Owner # 2 Name (Last, First, Middle) _____ 27a. Height _____ Ft _____ In 27b. Sex MALE FEMALE 28. Owner # 2 Date of Birth _____

29. Corp/Co/Organization Name (see block 24) _____ 30. City/Town Where Vehicle is Principally Garaged: Reverse

31. Mailing Address _____ City _____ State _____ Zip Code _____

32. Residential or Corp/Co/Organization Address (see block 24 and 29) _____ City _____ State _____ Zip Code _____

33A. Lessee's MA License Number or EIN/FID Number. If out-of-state Lessee, use SSN and date of birth. _____ 33B. Lessee's Name: _____

34. Lessee's Address, City, State, and Zip Code _____

Title 35. Date of Purchase 3/6/2018 36. Odometer Reading 114553
37. New Vehicle Used Vehicle 38. Title Type: Clear Salvage Reconstructed Owner Retained Theft Prior Owner Retained
39. Primary Salvage Title Brands: Repairable Parts Only 40. Secondary Salvage Brand(s) _____

Lienholder /We certify that all liens on this vehicle are listed below
41. Date of 1st Lien 3/6/2018 42. Date of 2nd Lien _____
43. First Lienholder Code C41346 44. Name Westlake Financial Services

45. Lienholder's Address PO Box 997592 Sacramento CA 95899-7592

46. Second Lienholder Code _____ 47. Name _____

48. Lienholder's Address _____

Insurance Certification The company signatory hereto hereby certifies that it has or will insure or guarantee performance by the applicant hereinbefore named with respect to the motor vehicle hereinbefore described for a period at least coterminal with that of such registration under a motor vehicle liability policy, binder or bond which conforms to the provisions of general laws, Chapter 175, Section 113A, and that the premium charge and classification on the effective date of registration are as established by the commissioner of insurance under Chapter 175, Section 113B, 113H and Chapter 175E.

49A. Policy Effective Date: _____
Policy Change Date: _____

49B. Manual Class: _____ 49C. Ins. Company & Code: _____
Insurance Co's Authorized Representative's Signature (Original Only) _____

Signatures /We the applicants hereby certify under the penalties of perjury that there are no outstanding excise tax liabilities on the vehicle described above that have been incurred by the applicant(s), any member of the applicant's immediate family who is a member of the applicant's household or the business partner of the applicant(s). I/We hereby further certify that all information contained in this application is true and correct to the best of my knowledge and belief. I/We understand that false statements are punishable by fine, imprisonment or both.
50. Signature of Owner From Block 25 or 29. If owner is listed in Block 29, signer must also print name. _____

51. Signature of 2nd Owner From Block 27. _____

52. Authorized Dealer's Signature _____ 53. Dealer Reg. No. 8334

54. Seller's Name (Please Print) CM Auto Sales Inc

55. Seller's Address 30 Joy St Somerville MA 02143

Sales or Use Tax Schedule	
56 A. SALE BY LICENSED MOTOR VEHICLE DEALER	
MA DOR-Registered Dealer EIN/FID #	900544006
Total Sale Price	\$ 10395.00
(adjusted for dealer's discount and manufacturer's rebate)	
Less Manufacturer's Excise	\$ N/A
Net Sales Price	\$ 10395.00
Less Trade-in Allowance For:	\$ N/A
Yr _____ Make _____ Model _____	
Trade-in VIN _____	
Taxable Sales Price	\$ 10395.00
6.25% Sales Tax	\$ 649.69
B. SALES BY OTHER THAN MOTOR VEHICLE DEALER	
Gross Sales Price (Proof Required)	\$ _____
6.25% Sales/Use Tax	\$ _____
C. CLAIM EXEMPTION FROM TAX CODE: _____	
Form Attached (if required) _____	
Exempt Organization Certificate # _____	

Fee Info.	
57. Reg:	\$ _____ Payment: <input type="checkbox"/> Cash
Title:	\$ _____ <input type="checkbox"/> Check
Tax:	\$ _____ <input type="checkbox"/> EFT/CC
P&I:	\$ _____ Clerk ID: _____
Total:	\$ _____
58. Batch No: _____	
59. Clerk/End User Initials: _____	