

**ADDENDUM TO RETAIL INSTALLMENT SALE CONTRACT –
LAW FORM NUMBER 553-OH-ARB**

1. Section 2.d. of the Retail Installment Sale Contract dated _____ is hereby modified by deleting Section 2.d. in its entirety and replacing it with the following:

Section 2.d. Insurance you must have on the vehicle.

You agree to have physical damage insurance covering loss of or damage to the vehicle for the term of this contract. The insurance must cover our interest in the vehicle. If you do not have this insurance, we may, if we choose, buy physical damage insurance, which will cover your interest and our interest in the vehicle. If we buy this insurance, we will tell you the charge, which you promise to pay. If you fail to pay us, we may increase the amount of your scheduled payment in order to amortize the charge by the time your final payment is due. The charge will be the cost of the insurance and a finance charge at the Annual Percentage Rate shown on the front of this contract. If the vehicle is lost or damaged, you agree that we may use any insurance settlement to reduce what you owe or repair the vehicle.

2. This Addendum shall be incorporated into and deemed a part of the Retail Installment Sale Contract.

Seller

Date

Buyer

Date

Co-Buyer

Date