

Order Number: 32708 Contract Number: R.O.S. Number: Stock Number: 52228

Buyer: [Redacted] (Name and Code) Creditor: Seller Name and Address: FERRARI OF SAN FRANCISCO
 555 REDWOOD HWY
 HILL VALLEY, CA 94541

You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreement on the front and back of this contract. You agree to pay the Creditor - Seller (sometimes "we" or "us" in this contract) the Amount Financed and Finance Charge according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-in-Lending Disclosures below are part of this contract.

Year	Make and Model	Options	Vehicle Identification Number	Primary Use For Which Purchased
1999	FERRARI F355-F1 SP100R	5516	ZFFXR6B5X03114743	<input checked="" type="checkbox"/> Personal, family or household <input type="checkbox"/> Business <input type="checkbox"/> Agricultural

FEDERAL TRUTH-IN-LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
7.70	17834.72	85751.08	203585.80	\$203585.80

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of Payments	When Payments Are Due
One Payment of	1726.43	04/12/2000
One Final Payment	1726.43	03/12/2000

STATEMENT OF INSURANCE
 NOTICE: No person is required as a condition of financing the purchase of a motor vehicle to purchase a negotiable insurance through a particular insurance company, agent or broker.

Vehicle Insurance

Item	Amount	Premium
1. N/A Best Comp. Fire & Theft	N/A	N/A
2. N/A Best Collision	N/A	N/A
3. N/A Best Comprehensive	N/A	N/A
4. N/A Best Property Damage	N/A	N/A
5. N/A Best Medical Payments	N/A	N/A

Life Charge: If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of the payment that is late.

Prepayment: If you pay off all of your debt early, you may be charged a minimum finance charge.

Security Interest: You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, default, any required registration in full before the scheduled date, minimum finance charges, and security interest.

You may buy the physical damage insurance this contract requires (see back) (only anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit.

Buyer: [Signature]
 Co-Buyer: [Signature]
 Seller: X FERRARI OF SAN FRANCISCO

ITEMIZATION OF THE AMOUNT FINANCED

1. Total Cash Price		
A. Cash Price of Motor Vehicle and Accessories	25000.00	125000.00
1. Cash Price Vehicle		
2. Cash Price Accessories		
B. Document Preparation Fee (not a governmental fee)	45.00	50.00
C. Smog Fee Paid to Seller	40629.03	
D. Sales Tax (on A + B + C)		
E. License Fee		
F. Service Contract (optional)		
G. Prior Credit or Lease Balance paid by Seller to		
(see development and dealer's calculation)		
H. Other (to whom paid)		
For		35723.83
Total Cash Price (A through H)		125000.00
2. Amounts Paid to Public Officials		
A. License Fees	15.00	15.00
B. Registration/Transfer/Titling Fees		
C. Sales Tax (on A + B + C)		
D. Other		
E. Other		
Total Official Fees (A through E)		15.00
3. Amount Paid to Insurance Companies		
(Total premiums from Statement of Insurance columns 1 + 2)		
4. Smog Certification Fee Paid to State		40629.03
5. Rebates (1 through 4)		
6. Total Development N/A		
A. Gross Weight: Male N/A		
Model: Doom		
VIN: N/A		
B. Less Prior Credit or Lease Balance		
C. Net Trade-In (A less B) (indicate if a negative number)		
D. Delivered Development		
E. Manufacturer's Rebate		
F. Other		
G. Cash		
Total Development (C through G)		50000.00
(If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 5)		
7. Amount Financed (5 less 6)		85751.08

Application for Optional Credit Insurance

Credit Life Buyer Co-Buyer Both
 Credit Disability (Buyer Only)

Credit Life: N/A
 Credit Disability: N/A
 Total Credit Insurance Premiums: \$ N/A

NOTICE OF RESCISSION RIGHTS
 If Buyer and Co-Buyer sign here, the provisions of the Rescission Rights section on the back giving the Seller the right to rescind if Seller is unable to assign this contract to a financial institution will apply.

Buyer: [Signature]
 Co-Buyer: [Signature]

OPTIONAL GAP CONTRACT A gap contract (not cancellation contract) is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra cost. If you choose to buy a gap contract, the cost is shown in item 10. See your gap contract for details on the protection it provides.

Total: N/A
 Name of Gap Contract: N/A

HOW THIS CONTRACT CAN BE CHANGED.
 This contract contains the entire agreement between you and us relating to this contract. Any change to the contract must be in writing and both you and we must sign it. No oral changes are binding.

Buyer Initials: [Signature]
 Co-Buyer Initials: [Signature]

ALSO BROKERS RECEIVE INFORMATION
 not subject to a fee received by an autobroker from us unless the following box is checked:

Name of autobroker receiving fee, if applicable:

OPTION: You pay no finance charge if the Amount Financed, item 7, is paid in full on or before _____ Year.

SELLER'S INITIALS: [Signature]