

Ally Financial

Down Payment Assistance Program

First Responders Promotion

OFFICIAL RULES

1. Overview:

The \$250 down payment assistance program is provided by Ally Financial, a third-party, whose finance approval are subject to borrower qualifications. Approvals are subject to underwriting guidelines, interest rates, and program guidelines, and are subject to change without notice based on applicant's eligibility and market conditions. Off Lease Only LLC is not responsible for non-qualification, program availability, nor conditions of the program.

Ally will provide a \$250.00 down payment assistance to those customers with approved credit (the "Participants",) who finance their vehicle they purchased from Off Lese Only LLC. with Ally during the promotional period (the "Promotion").

By purchasing vehicle through the Promotion, the Participant acknowledges these Rules and Guidelines and agrees to abide by them.

It is the responsibility of the Participant to know the rules of the Promotion as set forth in this document. Violations of these rules by the Participant may result in sanctions against The Participant.

The Promotion may be withdrawn at any time, and its terms are subject to change from time to time by Ally Financial ("Ally"). Final decisions in all matters relating to the interpretation of any rule or phrase of this activity rest solely with Ally.

First Responders employed by federal, state, or municipal governments may be subject to restrictions that limit their ability to accept this offer. Accordingly, this offer is void unless permitted by applicable federal, state, and municipal laws, regulations, rules, ordinances, policies, codes of conduct, and other directives or standards regarding ethics and gift acceptance by the applicable federal, state or municipal employees.

By accepting this offer, you verify that doing so complies with all laws, regulations, policies or other restrictions regarding ethics or gift acceptance that apply to you. The Promotion cannot be applied to a prior purchase or lease.

2. Eligibility:

- Firefighters Paid or volunteer.
- EMT/Paramedics, Private Ambulance Services
- Police – Including Police Officers, Sheriffs/Sheriff’s Deputies, Correctional Officers, State Troopers and Federal Law Enforcement Officers (e.g., Customs, Homeland Security, etc.)
- Healthcare Professionals (as defined by U.S. Bureau of Labor Statistics)
- Healthcare Workers working for the covid-19 testing centers
- Emergency dispatchers.

3. Acceptable forms of Identification for Eligibility:

- EMT / Paramedics can use a state license, a EMT / Paramedic certification issued within the past 48 months, or an ID Card with their name and title on it.
- Firefighters can use an ID card with their name and title on it, a firefighter certification issued within the past 48 months, or a membership card that is not expired.
- Law Enforcement Officers (LEO) can use a valid ID card that states their name and title, a pay stub that shows their position, a LEO certification issued within the past 48 months, or as a Federal LEO you can use your SF-50.
- 911 Dispatchers can use an ID Card with their name and title on it or a 911 Dispatcher certification issued within the past 48 months.
- HealthCare workers can use an ID card with their name and tile on it which identifies the hospital or healthcare facility they work for, a pay stub that shows their current employment.

4. Promotion Period.

- a. The Promotion will begin on **Friday, May 15, 2010** at **12:00 AM** Eastern Standard Time and will end on **Sunday May 31, 2020** at **11:59 PM** Eastern Standard Time.

5. Qualification:

- Valid proof of Identification, both one of those listed above for employment verification and a valid, and current driver's license.
- Purchase a vehicle from Off Lease Only during the Promotional Period.
- Approved Credit Application, and Financing Contract by Ally Financial
- Participants must be eligible to participate throughout the entire purchase process, i.e., on the date the process is started through the date of the vehicle delivery.
- When it is necessary for financial reasons, vehicles may be co-titled in the name of a non-eligible person. In these cases, 1) The Participant's name must be the first name listed on the title 2) The Participant's name must be the first name listed on the registration 3) The Participant's name must be the first name listed on the financing documents.

6. **Contact:** for additional questions or concerns please email legal@offleaseonly.com