Fill in this information to identify the case:

Debtor 1 LEFEVER MATTSON, A CALIFORNIA CORPORATION

Debtor 2 (Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN District of CALIFORNIA (State)

Case number 24-10545-CN -11

Official Form 410

Proof of Claim

04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgements, mortgages, and security agreements. **Do not send original documents;** they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to $500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) **that you received.**

Part 1: Identify the Claim

1. **Who is the current creditor?**

Ally Bank Lease Trust - Assignor to Vehicle Asset Universal Leasing Trust (a.k.a. "VAULT TRUST", or "V.A.U.L. Trust", or "VAULT", or "V.A.U.L.T.")
Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor

2. **Has this claim been acquired from someone else?**

☑ No
☐ Yes. From whom?

3. **Where should notices and payments to the creditor be sent?** Federal Rule of Bankruptcy Procedure (FRBP) 2002(g))

Where should notices to the creditor be sent?	**Where should payments to the creditor be sent?** (if different)
Ally Bank Lease Trust c/o AIS Portfolio Services, LLC (Name)	Payment Processing Center (Name)
4515 N. Santa Fe Ave. Dept. APS (Number Street)	PO Box 660618 (Number Street)
Oklahoma City OK 73118 (City State ZIP Code)	Dallas TX 75266-0618 (City State ZIP Code)
Contact phone (800) 495-1578	Contact phone (800) 495-1578
Contact email ECFNotices@aisinfo.com	Contact email

Uniform claim identifier for electronic payments in chapter 13 (if you use one):

4. **Does this claim amend one already filed?**

☑ No
☐ Yes. Claim number on court claims registry (if known) Filed on MM / DD / YYYY

5. **Do you know if anyone else has filed a proof of claim for this claim?**

☑ No
☐ Yes. Who made the earlier filing?

Case 24-10545 Claim 2-1 Filed 09/27/24 Desc Main I 5910545241001000000000001

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. **Do you have any number you use to identify the debtor?**
☐ No
☑ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 3 2 2 8

7. **How much is the claim?** $ 35,375.43*
*Claimant reserves right to amend its claim, including but not limited to, the right to amend for an unsecured deficiency

Does this amount include interest or other charges?
☐ No
☑ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. **What is the basis of the claim?**
Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
Limit disclosing information that is entitled to privacy, such as health care information.

Lease of Automobile Owned by Creditor

9. **Is all or part of the claim secured?**
☑ No
☐ Yes. The claim is secured by a lien on property.

Nature of property:
☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim.*
☐ Motor vehicle
☐ Other. Describe: _____

Basis for perfection: _____
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)

Value of property: $ _____

Amount of the claim that is secured: $ _____

Amount of the claim that is unsecured: $ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)

Amount necessary to cure any default as of the date of the petition: $ _____

Annual Interest Rate (when case was filed) _____%
☐ Fixed
☐ Variable

10. **Is this claim based on a lease?**
☐ No
☑ Yes. **Amount necessary to cure any default as of the date of the petition.** $ 35,375.43

Automobile Lease Detail VIN:1C6SRFPTXKN850314
a. Length of original lease (Monthly):36
b. Date First lease installment due: 09/06/2019
c. Lease installment (Monthly): $ 1,026.26
d. Remaining post-petition lease installments: 0
e. Balance of post-petition lease installments: $ 35,375.43
f. Vehicle return date (maturity): 09/05/2022
g. Lease Purchase Option*: $ 33,940.50

***Lease Purchase Option**
At scheduled lease end, assuming customer has kept all promises under the parties' lease agreement, the customer may have the option to purchase the vehicle for this amount plus all official fees and taxes.

11. **Is this claim subject to a right of setoff?**
☑ No
☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to property.

	Amount entitled to priority
☑ No	
☐ Yes. *Check one:*	
☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507 (a)(1)(A) or (a)(1)(B).	$ _____
☐ Up to $3,350* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507 (a)(7).	$ _____
☐ Wages, salaries, or commissions (up to $15,150*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C § 507 (a)(4).	$ _____
☐ Taxes or penalties owed to governmental units. 11 U.S.C. §507 (a)(8).	$ _____
☐ Contributions to an employee benefit plan. 11 U.S.C. § 507 (a)(5).	$ _____
☐ Other. Specify subsection of 11 U.S.C. § 507 (a)(__) that applies.	$ _____

* Amounts are subject to adjustment on 4/01/25 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to $500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.

☑ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward that debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 09/27/2024
MM / DD / YYYY

/s/ rohan.pardeshi
Signature

Print the name of the person who is completing and signing this claim:

Name: rohan.pardeshi
First Name Middle Name Last Name

Title: Claims Processor

Company: AIS Portfolio Services, LLC
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address: 4515 N Santa Fe Ave.
Dept. APS
Number Street

Oklahoma City OK 73118
City State Zip Code

Contact Phone (888)-455-6662 Email ECFNotices@aisinfo.com

* This form 410 has been modified by AIS in conformance with FED. R. BANKR. P. 9009 and compliance with FED. R. BANKR. P. 3001. This Form 410, as modified, is substantially similar to Official Form 410.

Auto Lease Proof of Claim Attachment

Name of debtor: LEFEVER MATTSON, A CALIFORNIA CORPORATION

Case number: 24-10545-CN-11

Name of creditor: Ally Bank Lease Trust - Assignor to Vehicle Asset Universal Leasing Trust (a.k.a. "VAULT TRUST", or "V.A.U.L. Trust", or "VAULT", or "V.A.U.L.T.")

Last four digits of any number you use to identify the debtor's account: XXXXX3228

Part 1: Statement of Remaining Payments Due as of the Petition Date

1. **Remaining monthly payments due through surrender or end of term**	(1)	$0.00

Part 2: Statement of Prepetition Fees, Expenses, and Charges

Description		Amount
1. **Late charges**	(1)	$0.00
2. **Non-sufficient funds (NSF) fees**	(2)	$0.00
3. **Collection fees**	(3)	$0.00
4. **End of Term fees**	(4)	$0.00
5. **Repossession fees**	(5)	$0.00
6. **Legal fees**	(6)	$0.00
7. **Property tax**	(7)	$0.00
8. **Other. Specify**: Contractual Residual Value	(8)	$33,940.50
9. **Other. Specify**: Daily Extension Fee	(9)	$1,327.10
10. **Total prepetition fees, expenses, and charges. Add all of the amounts listed above.**	(10)	$35,375.43 *

Part 3. Statement of Amount Necessary to Cure Default as of the Petition Date

1.	**Installment payments due**	Date last payment received by creditor		8/11/2022
		Number of unpaid payments due as of petition date *Note: Partial payments will be reflected to the hundredth decimal place.*	(1)	0.00
2.	**Amount of installment payments due as of petition date**		(2)	$0.00
3.	**Calculation of cure amount**	**Add total prepetition fees, expenses, and charges**	+	$35,375.43
		Subtract total of unapplied funds (funds received but not credited to account)	-	$0.00
		Subtract amounts for which debtor is entitled to a refund	-	$0.00
		Total amount necessary to cure default as of the petition date	(3)	$35,375.43

* Please see attached for further itemization which is reflected in the total.

Part 2: Statement of Prepetition Fees, Expenses, and Charges

Continued:

Description		Amount
Other. Specify:	Sales Tax	$107.83
Other. Specify:		
Other. Specify:		
Other. Specify:		
Other. Specify:		
Other. Specify:		
Other. Specify:		
Other. Specify:		
Other. Specify:		
Other. Specify:		

ally SMARTLEASE

LEASE AGREEMENT

Original

Lessee (and Co-Lessee) ("You")		Lessor
Name and address, including county LEFEVER MATTSON 301 BUCK AVE VACAVILLE CA 95688 SOLANO	Garaging address (if different) N/A Principal driver (if business use) N/A	MICHAEL STEAD'S AUTO DEPOT 3291 AUTO PLAZA RD RICHMOND CA 94806

This is an agreement to lease a vehicle. This is not a purchase agreement. You are not buying the vehicle. By signing this lease, you agree to everything on the front and back.

"We," "us," and "our" refer to Lessor named above and any assignee. An "assignee" is a person to whom this lease is assigned (if it is assigned).

☐ If this box is checked, Lessor will assign this lease and sell the vehicle to _____ (Assignee).

☐ If this box is checked, Lessor intends not to assign this lease.

Monthly Payment Lease. If your payment schedule shows monthly scheduled payments (Section 2(a)), your lease is a monthly payment lease.

Single Payment Lease. If your payment schedule shows a single scheduled payment (Section 2(b)), your lease is a single payment lease.

The Vehicle You Are Leasing

New/Used	Year	Make & Model	Body Style	Vehicle ID #	Mileage	Primary Use: Personal, unless otherwise indicated below
NEW	2019	DODGE TRU RAM 1500	LIMITE	1C6SRFPTXKN850314	85XX	☐ Commercial, Business, or Agricultural

Dealer Installed Options N/A GVW (if truck) [redacted] ☐ Public Conveyance

Federal Consumer Leasing Act Disclosures

1. Amount Due at Lease Signing or Delivery (Itemized Below)*

$ 10000.00

2(a). Monthly Scheduled Payments

Your first monthly payment of $ 1026.26 is due on 09/06/2019, followed by 35 payments of $ 1026.26 due on the 6th of each month. The total of your monthly payments is $ 36945.36.

2(b). Single Scheduled Payment

Your single payment of $ N/A is due on N/A. This is the total of your scheduled payments.

3. Other Charges (not part of your scheduled payment)

Disposition fee (if you do not purchase the vehicle and we do not waive the fee under Section 14) $ N/A

N/A $ N/A

Total $ N/A

4. Total of Payments (The amount you will have paid by the end of the lease.)

$ 45919.10

*** Itemization of Amount Due at Lease Signing or Delivery**

5. Amount Due at Lease Signing or Delivery:

a. Capitalized cost reduction	$ 7469.12
b. First monthly payment	$ 1026.26
c. Single scheduled payment	$ N/A
d. Refundable security deposit	$ 0.00
e. Title fees	$ N/A
f. Registration fees	$ 859.00
g. Electronic vehicle reg. or transfer charge	$ 30.00
h. Sales/use tax	$ 606.87
i. CA TIRE FEE	$ 8.75
j. N/A	$ N/A
k. N/A	$ N/A
l. Total	$ 10000.00

6. How the Amount Due at Lease Signing or Delivery will be paid:

a. Net trade-in allowance	$ N/A
b. Rebates and noncash credits	$ 7000.00
c. Amount to be paid in cash	$ 3000.00
d. Total	$ 10000.00

7. Your scheduled payment is determined as shown below:

a. **Gross capitalized cost.** The agreed upon value of the vehicle ($ 63500.00) and any items you pay for over the lease term (such as service contracts, insurance, and any outstanding prior credit or lease balance)	$ 63585.00
b. **Capitalized cost reduction.** The amount of any net trade-in allowance, rebate, noncash credit, or cash you pay that reduces the gross capitalized cost	- $ 7469.12
c. **Adjusted capitalized cost.** The amount used in calculating your base scheduled payment	= $ 56115.88
d. **Residual value.** The value of the vehicle at the end of the lease used in calculating your base scheduled payment	- $ 33940.50
e. **Depreciation and any amortized amounts.** The amount charged for the vehicle's decline in value through normal use and for other items paid over the lease term	= $ 22175.38
f. **Rent charge.** The amount charged in addition to the depreciation and any amortized amounts	+ $ 11993.66
g. **Total of base scheduled payment(s).** The depreciation and any amortized amounts plus the rent charge	= $ 34169.04
h. **Lease payments.** The number of payments in your lease	÷ 36
i. **Base scheduled payment**	= $ 949.14
j. **Sales/use tax (estimated)**	+ $ 77.12
k. N/A	+ $ N/A
l. **Total scheduled payment**	= $ 1026.26

Early Termination. You may have to pay a substantial charge if you end this lease early. The charge may be up to several thousand dollars. The actual charge will depend on when the lease is terminated. The earlier you end the lease, the greater this charge is likely to be.

8. Excessive Wear and Use. You may be charged for excessive wear based on our standards for normal use and for mileage in excess of 15000 miles per year at the rate of $ 0.20 per mile.

9. Purchase Option at End of Lease Term. You have an option to buy the vehicle at the end of the lease term for $ 33940.50, plus official fees and taxes.

10. Other Important Terms. See your lease documents for additional information on early termination, purchase options and maintenance responsibilities, warranties, late and default charges, and insurance.

11. Itemization of Gross Capitalized Cost.

a. Agreed upon value of the vehicle as equipped at lease signing	$ 63500.00
b. Agreed upon value of accessories or optional equipment that Lessor agrees to add to the vehicle after lease signing	
(Describe) N/A	+ $ N/A
(Describe) N/A	+ $ N/A
(Describe) N/A	+ $ N/A
c. Ally administrative fee	+ $ N/A
d. License/registration/title fees	+ $ N/A
e. Electronic vehicle reg. or transfer charge	+ $ N/A
f. Sales tax	+ $ N/A
g. Other tax (describe) N/A	+ $ N/A
h. Optional service contract	
(Describe) N/A	+ $ N/A
i. Optional service contract	
(Describe) N/A	+ $ N/A
j. Optional life insurance	+ $ N/A
k. Optional disability insurance	+ $ N/A
l. Prior credit or lease balance	+ $ N/A
m. DOC FEE	+ $ 85.00
n. N/A	+ $ N/A
o. Gross Capitalized Cost	= $ 63585.00

12. The Vehicle You are Trading. N/A (year) (make) (model)

Gross trade-in value	$ N/A
Payoff	- $ N/A
Net trade-in value	= $ N/A

13. Official Fees and Taxes. You will pay all government license, title, registration, testing, and inspection fees for the vehicle. You will pay all taxes on the lease, payments due under the lease, or the vehicle that the government levies on you, the vehicle, or us (except our net income taxes). We may change your monthly payment if taxes change. We may bill you separately for official fees and taxes.

Estimated Total Official Fees and Taxes You Must Pay During Lease. $ 6509.70

The actual total of official fees and taxes may be higher or lower depending on tax rates in effect or the vehicle value when a fee or tax is assessed.

14. Disposition Fee Waiver. We will waive any Disposition Fee shown in Section 3 if, at the time this lease ends, you enter into a motor vehicle lease or installment sale contract that the dealer assigns to Ally.

15. Lease Term: 36 months.

16. Total Allowed Mileage. The total mileage allowed on the odometer at lease end is 45085 miles.

Extra Miles. The total allowed mileage includes N/A extra miles that you are buying at $ N/A per mile. If this lease ends on or after the start of the next-to-last monthly period, we will give you a credit for each unused extra mile you bought. **There will be no credit if the lease ends earlier, you buy the vehicle, or the vehicle is a total loss.**

17. Required Vehicle Insurance Information. You affirm that liability and physical damage policies that meet our requirements (see the other side) are in force on the date of this lease as follows:

Insurance company name: STATE FARM

Insurance agency name: TARA DUCAS

Agency address: 900 OLD RIVER RD BAKERSFIELD CA 93311

Agency phone no.: [redacted]

Agent's name: TARA DUCAS

Policy no.: [redacted]

Deductibles: Collision $ 500.00 Comprehensive $ 500.00

18. WARRANTY AND EXCLUSION OF WARRANTY. You have the benefit of any standard manufacturer's warranty unless this box is checked. ☐

☐ If this box is checked, you have the benefit of the following warranty:

N/A

Warranty papers that are separate from this lease state any coverage limits. The law gives you a warranty that the vehicle conforms to the description in this lease. **THERE ARE NO OTHER EXPRESS WARRANTIES ON THE VEHICLE.**

The following exclusion and limitation of implied warranties does not apply if this lease is primarily for personal, family, or household purposes: **Unless Lessor makes a written warranty or enters into a service contract within 90 days of this lease, LESSOR MAKES NO IMPLIED WARRANTY OF MERCHANTABILITY, AND THERE IS NO WARRANTY THAT THE VEHICLE IS FIT FOR A PARTICULAR PURPOSE. If Lessor makes a written warranty or enters into a service contract within 90 days from the date of this lease, then any implied warranty of merchantability and any warranty that the vehicle is fit for a particular purpose are limited in duration to the longer of the term of the written warranty or the term of the service contract.**

19. Optional Insurance, Service Contracts, and Maintenance Agreements. We do not require any of the insurance, products, or services listed in this section. Your decision to buy them or not buy them is not a factor in our decision to approve this lease. We will try to get any optional insurance coverage(s) that you initial below. A notice you receive when you sign this lease describes the coverage(s) in greater detail. Life insurance and disability insurance may not cover taxes and other amounts due besides the base monthly payment.

Optional Insurance	Coverage	Charge or Premium	Provider	By initialing below, you indicate you want the insurance
Life Insurance (Monthly Payment Lease Only)	____ Lessee ____ Co-Lessee Coverage is for lease term Coverage limit $ N/A	$ N/A	N/A	Lessee/Co-Lessee initials ____ / ____
Disability Insurance (Monthly Payment Lease Only)	Lessee Coverage is for lease term Monthly Coverage limit $ N/A	$ N/A	N/A	Lessee/Co-Lessee initials ____ / ____
N/A	N/A Months N/A Miles Coverage limit $ N/A	$ N/A	N/A	Lessee/Co-Lessee initials ____ / ____

Other Optional Product or Service	Term
N/A	N/A Months, N/A Miles
N/A	N/A Months, N/A Miles

NONE

THERE IS NO COOLING OFF PERIOD

California law does not provide for a "cooling off" or other cancellation period for vehicle leases. Therefore, you cannot later cancel this lease simply because you change your mind, decided the vehicle costs too much, or wish you had acquired a different vehicle. You may cancel this lease only with the agreement of the lessor or for legal cause, such as fraud.

Signatures

THIS IS THE ENTIRE AGREEMENT. This lease, including the front and back of this form, contains the entire agreement between you and us relating to the lease of the vehicle. Any change to this lease must be in writing, and we must sign it. No oral changes are binding.

LESSEE: X Lefever Wattson BY: X [signature] CO-LESSEE: X N/A

We may delay or refrain from enforcing any of our rights under this lease without losing them.

(1) Do not sign this lease before you read it or if it contains any blank spaces to be filled in; (2) You are entitled to a completely filled in copy of this lease; (3) Warning--Unless a charge is included in this lease for public liability or property damage insurance, payment for that coverage is not provided by this lease.

YOU AGREE TO THE TERMS OF THIS LEASE. YOU CONFIRM THAT BEFORE YOU SIGNED THIS LEASE, WE GAVE IT TO YOU, AND YOU WERE FREE TO TAKE IT AND REVIEW IT. YOU SIGNED AND RECEIVED A COMPLETELY FILLED-IN COPY OF THIS AGREEMENT AT RICHMOND (city) CA (state) **ON** 09 (month) 06 (day) 2019 (year)

LESSEE: X Lefever Wattson BY: X [signature] CO-LESSEE: X N/A

Lessor agrees to the following: (1) Lessor accepts this lease. (2) If a party is identified in this lease as the intended assignee ("Intended Assignee"), Lessor (i) assigns all right, title, and interest in this lease to the Intended Assignee, under the terms of the Lease Plan Dealer Agreement in effect from time to time with the assignee (the "Dealer Agreement"), and (ii) assigns all right, title, and interest in the leased vehicle to the Intended Assignee, or its designee, under the terms of the Dealer Agreement. Lessor acknowledges that neither the Dealer Agreement nor this assignment renders Lessor an agent of the assignee.

LESSOR: MICHAEL STEAD'S AUTO DEPOT BY: X [signature] TITLE: MGR DATE: 09/06/2019

SEE OTHER SIDE FOR OTHER IMPORTANT AGREEMENTS INCLUDING A PROHIBITION OF TRANSFER OF YOUR INTEREST

Authorization For Automatic Electronic Payments - Optional - Monthly Payment Lease Only

You have the option to ask that your monthly payments be transferred to us automatically and electronically from your checking or savings account when each monthly payment is due. We do not charge for this optional service. If you elect this optional service, we will send you a confirmation letter that will tell you the due date of the first payment that will be withdrawn. If a due date falls on a weekend or holiday, funds will be withdrawn on the next business day. If the amount to be transferred will vary from the previous transfer, we will reflect the amount to be transferred on your statement.

To elect this optional service, please complete the authorization below.

Authorization

Name of your financial institution ("Bank"): N/A

ABA routing number: N/A

Bank account number: N/A

☐ Checking account ☐ Savings account - Please contact your financial institution for assistance

Name(s) on account: N/A

You authorize and request us (lessor, any assignee, and any servicer) to initiate electronic debit entries or use any other commercially reasonable accepted practice to charge your Bank account identified above. You authorize and request Bank to honor debit entries we initiate and debit these charges to your account. This authorization relates to your monthly lease payment. This authorization will remain in effect until all amounts related to the lease are paid in full, or until you cancel this authorization. To cancel, you must call us at [redacted] at least three business days before the next payment due date. This is the only way you may cancel this authorization.

Lessee: X _____

Anyone else whose signature is required to withdraw funds from the Bank account: X _____

[redacted] Case 24-10545 Claim 2-1 Part 2 Filed 09/27/24 Desc supporting statements Page 3 of 6

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Ally Financial - Original Customer - Blue Dealer - Yellow Filing - Green

20. Excess Mileage Charge. See Section 8 for the charge per excess mile and Section 16 for the total allowed mileage. If the lease ends early and the vehicle is not a total loss, any Early Excess Mileage and Wear Charge will not exceed the Residual Value (Section 7(d)) minus the Realized Value (Section 36(b)). There is no excess mileage charge if the vehicle is a total loss before the scheduled lease end, or if you buy the vehicle.

21. Late Charge. If you do not pay a monthly payment in full within 30 days after it is due, you will pay a late charge of $4.

22. Charge for Fines and Other Items. You will pay promptly any fine, parking ticket, toll charge, toll penalty charge, moving violation fine, or similar charge relating to the vehicle. If you do not, we may pay it. Each time we pay any such fine or charge, you will pay us the amount we pay plus $10. If we pay to remove a lien we did not agree to, you will pay us the amount we pay.

Insurance, Use, and Care of the Vehicle

23. Required Vehicle Insurance. You must insure the vehicle through liability and physical damage policies. The policies must not exclude or restrict coverage if you were to drive the vehicle, or when the driver is someone you allow to drive the vehicle or who is likely to drive the vehicle. The policies must show any additional insureds and loss payees that we require. You must give us proof of insurance when we ask. **We require no other insurance.**

Liability insurance must (a) cover at least $5,000 for property damage, $15,000 for bodily injuries to any one person, and $30,000 for bodily injuries for any one accident, or (b) have a combined single limit of at least $250,000 for bodily injuries and property damage for any one accident.

For trucks of 10,000 lbs. GVW or more and public conveyance vehicles, liability insurance must instead (a) provide primary coverage of at least $50,000 for property damage, $100,000 for bodily injuries to any one person, and $300,000 for bodily injuries for any one accident, and umbrella coverage of $1,000,000 or (b) have a combined single limit of at least $1,000,000 for bodily injuries and property damage for any one accident.

Physical damage insurance must be for the full value of the vehicle with deductibles of no more than $1,000 for collision and upset loss and $1,000 for comprehensive fire and theft loss.

If you move to a new state, we will require coverage amounts in keeping with our requirements. The law may require you to maintain greater insurance coverage than this lease requires.

24. Use. You will **not:**

- Use the vehicle illegally, improperly, or for hire.
- Use the vehicle in a way that causes the insurance coverage on the vehicle to be ineffective.
- Remove the vehicle from the United States, except for trips to Canada of under 60 days.
- Move the vehicle to another state for more than 30 days without telling us.
- Change the vehicle without our written consent.
- Replace parts, accessories, or tires with rented or leased items.
- Expose the vehicle to seizure, confiscation, forfeiture, or other involuntary transfer.
- Allow a lien to be placed on the vehicle unless we agree.

You will not let anyone else do any of these things.

25. Maintenance, Repairs, Operating Expenses, and Damage. You will maintain and repair the vehicle to keep it in good condition. Replacement sheet metal must be new original equipment manufacturer parts. Other replacement parts must be original equipment manufacturer parts or parts of equal quality and design. (If insurance will pay for repairs, ask your insurance company to specify original equipment manufacturer sheet metal.) You will pay all maintenance, repair, and operating expenses, including gas and oil. If the odometer stops working, you must fix it immediately. You will service the vehicle as the manufacturer recommends. You will follow the manufacturer's instructions in any recall. If you don't do these things, we may do them. You will owe us our cost if we do. We may inspect the vehicle at any reasonable time and place.

When you take possession of the vehicle, you take on the risks of loss of the vehicle and of damage to it. If the vehicle is damaged, stolen, or destroyed and money becomes available from insurance, a judgment, a settlement, or the like, we will treat the money as an insurance settlement. We and/or Vehicle Asset Universal Leasing Trust will be entitled to this money. If the lease ends in connection with our receipt of the money, we will treat any money we do not use to repair the vehicle as sale proceeds.

26. Excess Wear. Excess wear is wear that is beyond the minor wear reasonably expected to result from ordinary, everyday use, assuming that you use the vehicle as this lease permits (see Section 24) and maintain it as this lease requires (see Section 25). Excess wear includes: (a) glass that is damaged, engraved, or that you tinted; (b) a damaged or corroded body, trim, frame, crossmember, suspension, engine, powertrain, or other mechanical part; (c) damaged paint; (d) a torn, damaged, or stained interior or trunkliner; (e) sheet metal that is not original equipment sheet metal; (f) missing equipment or parts that were in or on the vehicle when delivered and not replaced with equipment or parts of equal quality and design (including a missing wheel, wheel cover, jack, or wheel wrench); (g) a tire (including spare) that is unsafe, is not the size and type the manufacturer recommends, is recapped or a snow tire, or has less than 1/8 inch of tread left at the shallowest point; (h) a damaged or worn brake that does not meet government safety standards; (i) oil leaks or low oil pressure; (j) a malfunctioning electrical system, battery, or lights; (k) holes that you drilled in the vehicle; (l) any change to the vehicle that damages the vehicle or compromises its structural integrity; (m) any other condition that makes the vehicle run in a noisy, rough, improper, unsafe, or unlawful way; and (n) any other damage, whether or not insurance covers it.

When the Lease Can End

27. Scheduled End.

Monthly Payment Lease - This lease is scheduled to end on the date that is determined as follows: (1) Start with the date on which the second payment is due (even if that date is not an actual calendar date because the month has too few days) (See Section 2(a)); (2) Move that date forward by the number of months in the lease term (Section 15), minus one month; and (3) Subtract one day. If the resulting date is not an actual calendar date (because the month has too few days), the scheduled lease end date is the last actual date in that month minus one day.

Single Payment Lease - This lease is scheduled to end on the date that is determined as follows: (1) Start with the date of the lease; (2) Move that date forward by the number of months in the lease term (Section 15); and (3) Subtract one day. If the resulting date is not an actual calendar date (because the month has too few days), the scheduled lease end date is the last actual date in that month minus one day.

28. Lease End Daily Extension. At scheduled lease end, if you keep the vehicle and do not buy it at that time, you elect to extend the lease. You will pay a daily extension charge beginning on the eighth day after the scheduled lease end date and ending when you return the vehicle. The charge per day is the greater of: (1) 0.0017 times the Residual Value (Section 7(d)); or (2) $25. Unless we agree to a longer extension, you may not extend the lease for more than 30 days. We may set a shorter limit. During the daily extension period, you agree to comply with the terms of this lease, other than terms that apply to monthly payments and early end. The total allowed mileage will not increase.

29. Early End. You may end this lease anytime. We may end this lease if you are in default or if the vehicle is a total loss.

30. Default. You will be in default if any of these things happens:

- You do not pay on time.
- You made a material misrepresentation when you applied for this lease.
- You start a bankruptcy, receivership, or insolvency proceeding or one is started against you or your property.
- You break any other agreements in this lease.
- You do anything the law says is a default.

If you are in default, we may end this lease and exercise our rights upon default (see Section 38).

At Lease End

31. Vehicle Return. Unless you buy the vehicle, you will return the vehicle (including any dealer-installed options you do not buy outright) at lease end to any reasonable place we tell you. After you return the vehicle, you will call us promptly and tell us where you returned the vehicle.

32. Option To Buy the Vehicle. You have an option to buy the vehicle. The price to buy the vehicle on or after the start of the last monthly period is disclosed in Section 9. The purchase option price disclosed in Section 9 is the price for which we would sell the vehicle to you on the scheduled lease end date.

If this is a monthly payment lease, the price to buy the vehicle before the scheduled lease end date is: (1) the Residual Value (Section 7(d)), plus (2) the base monthly payment times the number of payments not yet due, minus (3) any unearned rent charge figured by the Actuarial Method (see Section 42) based on the number of full monthly periods between early end and scheduled end.

If this is a single payment lease, the price to buy the vehicle before the scheduled lease end date is: (1) the Residual Value (Section 7(d)), plus (2) the Remaining Prepaid Depreciation (Section 37(b)). If this is a single payment lease and you buy the vehicle before the start of the last monthly period, we will give you a credit for (1) the Remaining Prepaid Depreciation (Section 37(b)), plus (2) any unearned rent charge figured by the Actuarial Method (see Section 42) based on the number of full monthly periods between early end and scheduled end.

Regardless of when you buy the vehicle, you must also pay any related official fees and taxes, plus any amounts due because you broke agreements in this lease.

33. Odometer Disclosure. Federal law requires you to tell us the vehicle's mileage in connection with a transfer of vehicle ownership. You may be fined and/or imprisoned if you do not complete the disclosure or if you make a false statement.

What You Owe at Lease End

34. What You Owe If You Buy the Vehicle. If you have paid us the amount you must pay to buy the vehicle under Section 32 and kept your agreements, you will owe us nothing more.

35. What You Owe at Scheduled End If You Do Not Buy the Vehicle. You will owe us: (1) any Disposition Fee shown in Section 3 (unless waived; see Section 14), (2) any excess mileage charge (Sections 8, 16, and 20); (3) our estimated or actual cost of repairing excess wear (we do not have to make repairs); (4) any lease end daily extension charge (Section 28); and (5) any additional amounts due under Section 41. We will give you any credits due under Section 41.

36. What You Owe If You End This Lease Early and Do Not Buy the Vehicle - Monthly Payment Lease.

(a) What You Owe: You will owe us an Early End Charge as follows:

The base monthly payment times the number of payments not yet due,
- Any unearned rent charge figured by the Actuarial Method (see Section 42), based on the number of full monthly periods between early end and scheduled end
- Any Surplus (see definition in this section) on the vehicle sale
= The total. If this total is less than zero, we will not give you a refund or credit.

If there is no Surplus, you will also owe us any Early Excess Mileage and Wear Charge (see definition in this section).

You will also owe us: (1) any Disposition Fee shown in Section 3 (unless waived; see Section 14); and (2) any additional amounts due under Section 41. We will give you any credits due under Section 41.

What You Owe at Lease End (Cont.)

(b) Definition of "Realized Value" and "Surplus": We will sell the vehicle at wholesale. We will use the sale price of the vehicle as its Realized Value, unless you get an independent appraisal of the wholesale value of the vehicle that could be realized at sale (see below in this section). If you get such an appraisal, we will use the appraised value of the vehicle as its Realized Value. If the Realized Value exceeds Residual Value (Section 7(d)), the excess is the Surplus. If the Realized Value is the same as or less than Residual Value, there is no Surplus.

Your Right to Obtain an Independent Appraisal of the Vehicle's Wholesale Value. You may get a professional appraisal of the wholesale value of the vehicle that could be realized at sale. The appraiser must be an independent third party. You and we must agree on the appraiser. You must pay for the appraisal and get it within a reasonable time after lease end. The appraised value will then be used as the Realized Value.

(c) Definition of "Early Excess Mileage and Wear Charge": Our estimated or actual cost of any repairs the vehicle needs because of excess wear (we do not have to make repairs), plus any excess mileage charge (Sections 8, 16, and 20). This charge will not exceed the Residual Value (Section 7(d)) of the vehicle minus its Realized Value (Section 36(b)).

37. What You Owe If You End This Lease Early and Do Not Buy the Vehicle - Single Payment Lease.

(a) What You Owe: The single scheduled payment due at lease signing prepays the rent charge, depreciation, and any amortized amounts.

We will give you a credit for any unearned rent charge, figured by the Actuarial Method (see Section 42) based on the number of full monthly periods between early end and scheduled end.

We will give you a credit for any Surplus (see Section 36(b)), up to the amount of the Remaining Prepaid Depreciation (see definition in this section). If the vehicle's Realized Value (Section 36(b)) is less than its Residual Value, you will also owe us any Early Excess Mileage and Wear Charge (Section 36(c)).

You will also owe us: (1) any Disposition Fee shown in Section 3 (unless waived, see Section 14); and (2) any additional amounts due under Section 41. We will give you any credits due under Section 41.

If the sum of the credits exceeds the sum of the amounts due, we will refund the difference to you. If the sum of the amounts due exceeds the sum of the credits, you will owe us the difference.

(b) Definition of "Remaining Prepaid Depreciation": The Remaining Prepaid Depreciation is:

The base single scheduled payment
+ The number of months in the lease
x The number of full monthly periods between early end and the scheduled lease end date
= The unearned rent charge credit

38. Our Rights Upon Default (Including What You Owe Upon Default). If you are in default, we may:

- End this lease and require you to pay the amount you would have owed under Section 36 (Monthly Payment Lease) or Section 37 (Single Payment Lease) if you had ended the lease early.
- Take the vehicle from you without demand. If the law permits, we may go on your property to take the vehicle. If the vehicle has an electronic locating device, we may use the device to find the vehicle.
- Sue you for damages and to get the vehicle back.
- Pursue any other remedy the law gives us.

We will exercise our rights without breach of the peace, at reasonable times and places, in a reasonable way, as the law permits. We may take and store any personal items that are in the vehicle. If you do not ask for these items back, we may dispose of them as the law allows. You will pay our reasonable expenses of taking these actions as the law allows. These expenses may include expenses of taking and storing the vehicle, reconditioning the vehicle, attorney's fees, collection costs, and court costs.

39. Total Loss Before the Scheduled Lease End Date - Monthly Payment Lease.

(a) Total Loss With a Settlement Under the Required Insurance Coverage: If the vehicle is a total loss before the scheduled lease end date, and we get an insurance settlement under a policy that complies with our requirements (Section 23), you have gap protection.

If the money we get from your insurance is more than the Unamortized Capitalized Cost (see definition in this section), we will not give you a credit for any excess.

If the money we get from your insurance is less than the Unamortized Capitalized Cost (see definition in this section), you will owe the difference up to the amount of your insurance deductible.

You will also owe us any additional amounts due under Section 41. We will give you any credits due under Section 41.

(b) Total Loss Without a Settlement Under the Required Insurance Coverage: There is no gap protection if the vehicle is a total loss before the scheduled lease end date and: (1) we do not get an insurance settlement; or (2) we get an insurance settlement under a policy that does not comply with our requirements (see Section 23). You will owe us: (1) the Unamortized Capitalized Cost (see definition in this section); minus (2) any money we get from your insurance; minus (3) if the vehicle is returned to us, its Realized Value (Section 36(b)). If the vehicle is not returned to us, the Realized Value is zero, and you will not have an independent appraisal right (Section 36(b)). If any money we get from your insurance plus the realized value exceeds the Unamortized Capitalized Cost, we will not give you a credit for any excess.

You will also owe us any additional amounts due under Section 41, plus, if the vehicle is returned to us, any Disposition Fee shown in Section 3 (unless waived; see Section 14). We will give you any credits due under Section 41.

(c) Definition of "Unamortized Capitalized Cost": The base monthly payment times the number of payments not yet due, minus any unearned rent charge figured by the Actuarial Method (see Section 42) based on the number of full monthly periods between early end and scheduled end, plus the Residual Value (Section 7(d)).

40. Total Loss Before the Scheduled Lease End Date - Single Payment Lease.

(a) Total Loss With a Settlement Under the Required Insurance Coverage: If the vehicle is a total loss before the scheduled lease end date, and we get an insurance settlement under a policy that complies with our requirements (Section 23), you have gap protection.

We will give you a credit for any unearned rent charge, figured by the Actuarial Method (see Section 42) based on the number of full monthly periods between early end and scheduled end.

We will give you a credit for the Remaining Prepaid Depreciation (Section 37(b)).

If the money we get from your insurance is more than the sum of the Residual Value (Section 7(d)) plus the Remaining Prepaid Depreciation (Section 37(b)), we will not give you a credit for any excess.

If the money we get from your insurance is less than the sum of the Residual Value (Section 7(d)) plus the Remaining Prepaid Depreciation (Section 37(b)), you will owe the difference up to the amount of your insurance deductible.

You will also owe us any additional amounts due under Section 41. We will give you any credits due under Section 41.

If the sum of the credits exceeds the sum of the amounts due, we will refund the difference to you. If the sum of the amounts due exceeds the sum of the credits, you will owe us the difference.

(b) Total Loss Without a Settlement Under the Required Insurance Coverage: There is no gap protection if the vehicle is a total loss before the scheduled lease end date and: (1) we do not get an insurance settlement; or (2) we get an insurance settlement under a policy that does not comply with our requirements (see Section 23). You will owe us: (1) the Residual Value (Section 7(d)); minus (2) any money we get from your insurance; minus (3) if the vehicle is returned to us, its Realized Value (Section 36(b)). If the vehicle is not returned to us, the Realized Value is zero, and you will not have an independent appraisal right (Section 36(b)). If any money we get from your insurance, plus the Realized Value exceeds the Residual Value, we will give you a credit for the excess, up to the amount of the Remaining Prepaid Depreciation (Section 37(b)). We will give you a credit for any unearned rent charge, figured by the Actuarial Method (see Section 42) based on the number of full monthly periods between early end and scheduled end.

You will also owe us any additional amounts due under Section 41, plus, if the vehicle is returned to us, any Disposition Fee shown in Section 3 (unless waived; see Section 14). We will give you any credits due under Section 41.

If the sum of the credits exceeds the sum of the amounts due, we will refund the difference to you. If the sum of the amounts due exceeds the sum of the credits, you will owe us the difference.

41. Additional Credits and Amounts Due. Regardless of how the lease ends, you will owe us any unpaid fees and taxes, including any tax on what you owe because this lease ends early, plus any amounts due because you broke agreements in this lease. We may cancel any optional insurance or service, maintenance, or other contracts that we financed for you. We will give you a credit for any amount we get from cancellations. If the lease ends on or after the start of the next-to-last monthly period and you do not buy the vehicle, we will give you a credit for any unused extra miles, unless the vehicle is a total loss (see Section 16).

42. Actuarial Method of Figuring the Unearned Rent Charge. We will use the Actuarial Method to figure the unearned rent charge on a monthly basis. We will treat the rent charge for each monthly period as fully earned on the period's first day. If this is a monthly payment lease, we will treat each monthly payment that you made as if we received it on its due date. We will give you a written explanation of the Actuarial Method upon request.

43. Security Deposit. If you paid a security deposit, we will use it at lease end to pay anything you owe under this lease and do not pay. We will not pay you interest on the security deposit. We will not add to the security deposit any proceeds, money, or funds we receive from the security deposit. After lease end, we will give back any part of the security deposit that remains.

Additional Terms

44. Assignment By Lessor. If this lease is assigned, the assignee may designate Vehicle Asset Universal Leasing Trust, or its trustee, as agent to hold title for the benefit of the assignee on the vehicle's certificate of title and/or registration.

Any sale and assignment will not be considered to change materially your duties, burden, or risk under this lease.

If we assign this lease, you will not receive notice of assignment.

45. PROHIBITION OF TRANSFER OF YOUR INTEREST. YOU WILL NOT SUBLEASE OR OTHERWISE TRANSFER (EXCEPT TO YOUR ESTATE) ANY RIGHT OR INTEREST YOU HAVE UNDER THIS LEASE OR IN THE VEHICLE WITHOUT OUR PRIOR WRITTEN CONSENT.

46. Indemnity. You will protect us from all losses, damages, injuries, claims, demands, and expenses arising out of the condition, maintenance, use, or operation of the vehicle. You agree to indemnify, and hold harmless, us and our assigns from all such losses, damages, injuries, claims, demands, and expenses.

47. Servicing and Collection Contacts. We may try to contact you in writing, by e-mail, or using prerecorded/artificial voice messages, text messages, and automatic telephone dialing systems, as the law allows. We may try to contact you in these and other ways at any address or telephone number you provide us, even if the telephone number is a cell phone number or the contact results in a charge to you.

48. Address Information. You waive Section 1808.21 of the California Vehicle Code and authorize us to get your residence address from the Department of Motor Vehicles.

You have the right to return the vehicle, and receive a refund of any payments made if the credit application is not approved, unless nonapproval results from an incomplete application or from incorrect information provided by you.

SEE OTHER SIDE FOR OTHER IMPORTANT AGREEMENTS

TO PROPERLY RELEASE YOUR LIABILITY, PLEASE READ AND FOLLOW INSTRUCTIONS ON REVERSE SIDE

SECTIONS A-J MUST BE COMPLETED IN FULL PRINT IN CAPITAL LETTERS – USE BLACK OR BLUE INK

NOTICE OF TRANSFER AND RELEASE OF LIABILITY

MAIL THIS PORTION TO DMV-OR-FILE ONLINE AT dmv.ca.gov

A. NEW OWNER'S *LAST* NAME (OR) COMPANY NAME *FIRST*

B. NEW OWNER'S ADDRESS APT NUMBER

C. ODOMETER READING (NO TENTHS)

D. CITY STATE ZIP CODE

E. DATE OF SALE OR LEASE RETURN MO DAY YR

F. SELLER'S OR LESSEE'S *LAST* NAME (OR) COMPANY NAME *FIRST*

G. SELLING PRICE (NO CENTS) WHOLE DOLLARS

H. SELLER'S OR LESSEE'S ADDRESS APT NUMBER

I. SELLER'S OR LESSEE'S SIGNATURE

X

J. CITY STATE ZIP CODE

VEHICLE ID NUMBER YR MODEL MAKE PLATE NUMBER

1C6SRFPTXKN850314 2019 RAM [redacted]

REG [redacted]

STATE OF CALIFORNIA

[redacted]

CERTIFICATE OF TITLE

VEHICLE HISTORY

COMMERCIAL

VEHICLE ID NUMBER: 1C6SRFPTXKN850314

YR MODEL: 2019 MAKE: RAM

PLATE NUMBER: [redacted]

BODY TYPE MODEL: 4C

AX: 2 UNLADEN WEIGHT: 05441 FUEL: G

TRANSFER DATE:

FEES PAID: NONE

REGISTRATION EXPIRATION DATE: 09/30/2020

YR 1ST SOLD: 2019 CLASS: RN *YR: MO: AI

EQUIPMT/TRUST NUMBER:

ISSUE DATE: 09/19/19

MOTORCYCLE ENGINE NUMBER:

ODOMETER DATE: 09/06/2019

ODOMETER READING: 85 MI

ACTUAL MILEAGE

REGISTERED OWNER(S)

VAULT FOR ALLY OR COLT LSR
LEFEVER MATTSON LSE
301 BUCK AVE
VACAVILLE CA 95688

I certify (or declare) under penalty of perjury under the laws of the State of California that **THE SIGNATURE(S) BELOW RELEASES INTEREST IN THE VEHICLE.**

1a. _____ DATE X _____ SIGNATURE OF REGISTERED OWNER

1b. _____ DATE X _____ SIGNATURE OF REGISTERED OWNER

Federal and State law requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

The odometer now reads [ ][ ][ ],[ ][ ][ ] (no tenths), miles and to the best of my knowledge reflects the actual mileage unless one of the following statements is checked. Mileage is VOID if altered or erased.

WARNING ☐ Odometer reading is **not** the actual mileage. ☐ Mileage exceeds the odometer mechanical limits.

I certify (or declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

DATE	TRANSFEROR/SELLER SIGNATURE(S)	DATE	TRANSFEREE/BUYER SIGNATURE(S)
	X		X

PRINTED NAME OF SELLER OR AGENT SIGNING FOR A COMPANY	PRINTED NAME OF BUYER OR AGENT SIGNING FOR A COMPANY

IMPORTANT READ CAREFULLY

Any change of Lienholder (holder of security interest) must be reported to the Department of Motor Vehicles within 10 days.

LIENHOLDER(S)

ALLY FNCL
PO BX 8128
COCKEYSVILLE
MD 21030

2. X _____
Signature releases interest in vehicle. (Company names must be countersigned)

Release Date _____

[redacted]

REG. [redacted]

VOID WITHOUT BEAR WATERMARK. HOLD TO LIGHT TO VIEW.

VOID WITHOUT BEAR WATERMARK. HOLD TO LIGHT TO VIEW.

KEEP IN A SAFE PLACE - VOID IF ALTERED

DocuSign Envelope ID: FAF98F1F-3BDA-423E-9327-907264FF4C2D

Attachment C

LIMITED SPECIAL POWER OF ATTORNEY

Ally Financial Inc. ("Client") hereby grants to AIS Portfolio Services, LLC (formerly known as AIS Portfolio Services, LP, a Limited Partnership) whose principal office is located at 5847 San Felipe, Suite 12000 Houston, TX 77057, together with its affiliates, subsidiaries, directors, officers, and employees, (jointly "AIS") Power of Attorney for the purpose of servicing claims Client or any of its direct or indirect subsidiaries may have in cases being administered pursuant to the Federal Bankruptcy Code that are referred to AIS by Client. Client expressly authorizes AIS, or any of its employees, as attorney-in-fact for the undersigned, and with full power of substitution, to prepare and execute Proofs of Claims in bankruptcy proceedings under the United States Bankruptcy Code on behalf of Client or any of its direct or indirect subsidiaries. This Limited Special Power of Attorney is being given to AIS and may be attached to claims filed on Client's behalf as required by the Federal Rules of Bankruptcy Procedure and the Official Forms.

AIS shall indemnify, defend and hold harmless Client and its successors and assigns from and against any and all losses, costs, expenses (including, without limitation, actual attorney's fees), damages, liabilities, demands or claims of any kind whatsoever ("Claims"), arising out of, related to, or in connection with (i) any action taken by AIS pursuant to this Limited Special Power of Attorney, which act results in a Claim solely by virtue of the unlawful use of this Limited Special Power of Attorney (and not as a result of a Claim related to the underlying instrument with respect to which this Limited Special Power of Attorney has been used), or (ii) any use or misuse of this Limited Special Power of Attorney in any manner or by any person not expressly authorized hereby.

Third parties without actual notice may rely upon the power granted under this Limited Special Power of Attorney upon the exercise of such power of the Attorney in fact that all conditions precedent to such exercise of power have been satisfied and that this Limited Special Power of Attorney has not been revoked.

This Limited Special Power of Attorney, and all authority granted hereunder, shall be in full force and effect until either (i) terminated in writing by Client: or (ii) without further action by Client, automatically upon the termination of the Bankruptcy Services Agreement.

Dated 11/2/2022,

By: Laura A. Fisher

Name: Laura A. Fisher

Title: Director, Supply Chain

STATE OF NC)

COUNTRY OF Mecklenburg

Subscribed and sworn to (or affirmed) before me on this 2 day of November, 2022 by Laura Alton Fisher proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Khamla Sphabmixay
NOTARY PUBLIC
Mecklenburg County, NC
My Commission Expires July 27, 2025

Signature Khamla Sphabmixay

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