Mr.Rene Trudeau
Grand Isle, VT 05458

THE TAX TO SEE THE TA

Consumer Assistance men 109 state st. OFFICE John General

THOMAS J. DONOVAN, JR. ATTORNEY GENERAL

JOSHUA R. DIAMOND DEPUTY ATTORNEY GENERAL

WILLIAM E. GRIFFIN CHIEF ASST. ATTORNEY GENERAL

RECEIVED

ADDRESS REPLY TO: CONSUMER ASSISTANCE PROGRAM 109 State Street Montpelier, Vt 05609 website: consumer.vermont.gov e-mail: ago.cap@vermont.gov

STATE OF VERMONT OFFICE OF THE ATTORNEY GENERAL PUBLIC PROTECTION DIVISION TEL: (802) 656-3183

OCT 1 8 2018

State of Vermont Office of the Attorney General

October 12, 2018

Rene Trudeau

Grand Isle, VT 05458

RE: Intake Number AG18-08927

Dear Rene Trudeau,

FAX: (802) 304-1014 OUTSIDE CHITTENDEN COUNTY 1-800-649-2424

Thank you for contacting us with your complaint. Enclosed is the complaint form which you requested. Please note, documents submitted to this office are considered public record. If you would like to file your complaint, please complete the form and return it to the following address: "John" Finance Gorhom, Maine

Office of the Attorney General Consumer Assistance Program 109 State Street Montpelier, VT 05609-1001

If you have questions, please call (800) 649-2424 or email ago.cap@vermont.gov. Please note your complaint may be referred if another office is able to assist.

Sincerely,

James Mooney Complaint Specialist Roger Rabileau Rone Cyptis Towled

THOMAS J. DONOVAN, JR. ATTORNEY GENERAL

JOSHUA R. DIAMOND DEPUTY ATTORNEY GENERAL

WILLIAM E. GRIFFIN CHIEF ASST. ATTORNEY GENERAL

Consumer Complaint Form



ADDRESS REPLY TO: CONSUMER ASSISTANCE PROGRAM 109 State Street Montpelier, VT 05600

Montpelier, VT 05609 www.uvm.edu/consumer e-mail: ago.cap@vermont.gov

STATE OF VERMONT OFFICE OF THE ATTORNEY GENERAL PUBLIC PROTECTION DIVISION TEL: (802) 656-3183

FAX: (802) 304-1014 OUTSIDE CHITTENDEN COUNTY

1-800-649-2424

Reference	Number:	

Consumer Information (Complaint By): Consumer First and Last Name: Submitted by: Organization Name: Mailing Address (For Complaint Correspondence): City: Grand Flo ST: Vr. ZIP: CA 5 %: Primary Phone: E-mail: O The Consumer is:
Business Information (Complaint Against): Business Name: Series Life Life Life Point of Contact for Business: Mailing Address: City: Website: E-mail: @ Website:
Amount of Loss: How did you find CAP?
Complaint Details (attach additional pages if needed): Events as they happened: as of Dec. 21 st 2016 I bright a Car (hery Impala Lt 2011) From Berlin City Kla in williston the
when I got the loan payment booklet and bookled at the papers I signed. It was Forth poogeo dellars have then I agreed to. The tradeship said it was a service package Change. I told them (I maine) a service package Change. I told them (I maine) to the dealer ship to phone Calls and they still hand to the dealer ship to phone Calls and they still hand to the flex to the formation of the package.

they would mail last July 2016-I @ Nove been trying since De, 31 th Joll to ancel the Gerrice merege. Also they Chain to hove a beginnes Inspechis. fregræm for their webile. After bying the Meny Impola I had latoop I Let them all lingue with I'ma. and ex. flues did not change or inspect the cabine Am How Filter For mile the Which I took It to Roger Rabideal of Dicks Reto 372-6051. He is witness of a Cabin Filter all Black mold! He represed it with a new one! I hart the Impale at Berlin Orty Drawillister. to home a shock above be replace, when I went Jo pick it up there is a gauge house Right Side bumpler in Frent. Digital Display is Nadly Break assist, (Stability Contral) (Troustion contrel), I went, to Roger Robidies again and he said Its the Gensore.

It only to replace this sanson Moger Said I have to replace the wheel bearing, restor agentaley, and every thing midne with the sengore replacement. He was right with the sengore replacement as good as I replace then and the car is as good as Iwent back and asked Anthony Gold Smith IF Smething had hippened to my Our while it was hept to be required since he Seds 4 Hans So. Plase self that with there's people. Easy to the case for the people they Made it Setticalt. The Muller Rome antis Trudace

Williston Office 586 Marshall Ave. 802-864-3905 or 1-800-684-5779

Fax: 802-862-1217

On behalf of our entire organization, we would like to thank you and your family for allowing us to earn your business.

Over the last year our business continues to grow as does KIA. This is due to KIA's styling, competitive pricing and warranty combined with our catalog and marketing philosophy. It is also the result of the many referrals from customers like yourself, whom have had a good experience in the purchasing a vehicle here.

We always follow our philosophy of providing the best products, services and marketing them in a straight forward, comfortable way to the public.

KIA allocates vehicles based on two criteria's. First, by volume, Second, by how we treat our customers.

Approximately three days after your purchase, KIA calls most of our customers asking you to rate your experience in a few areas.

If for some reason after your delivery you have any concerns, please call us first so we can be any way we can The number is Toll Free at: 800-684-5779.

Welcome to our Service and Parts Department

Attorney 828 3171 General

For all your Service and Parts needs, please contact:

802-864-3905 and extensions or 800-684-5779

Service Manager:

Eric Smith-ext: 313811

Service Advisors:

Kenyon Pelkey- ext: 313813 Ryan Maxwell- ext: 313816 Austin Hemingway-ext: 313814

Parts Department:

Terry Kempton- ext: 313711 Adam Prim- ext: 313714 Sam Macdonald- ext: 313713

Berlin City Auto Group Williston VT

Berlin City Auto Group Referral Program Refer Your Friends And Make Money \$\$\$!

Dear Customer,

- Contact your sales guide to get signed up for "Send me a Friend"
- Sign up as many friends as you would like, and if they buy, you get \$100.00 check!

KIA also grades from only the highest score. Meaning that under that really impacts the dealership rating. It is our intention to only 'earn' the highest marks.

We know how important having a good experience is to you and want you to know we are committed to making your visit with us the best it can be before, during and after the purchase.

Best personal regards,

Bostin Chitko General Manager Dedrick Casab General Sales Manager Soc 998-6968

Sales Manager

David Eisenhart Finance Director

ext:313111

Ferat Makolli Finance Manager

Carlos Reyes

D Casabo bertinisting. com

79 ALLEN ROAD GRAND ISLE, VT. 05458

Phone: 802-372-6651 Fax: 802-489-1769 YOUR PARTS PLUS CAR CARE CENTER

16497 Org. Est. # 027462 10444691 JQ9JT3XM6RABID

INVOICE

Vehicle Received: 03/31/2017

Invoice Date:03/31/2017

CU	R	ris.	REN	JE
----	---	------	-----	----

2011 Chevrolet - Impala LT - 3.5L, V6 (213CI) VIN(K)

Lic#: -VT

Odometer in: 0

Grand Isle, VT 05458 Home :

VIN#:

Qty	Sale	Ext	Labor Description		Hours Extended
1.00	15.23				
		0.15			
				Your Tax Rates	0.92
				-	
			1.00 15.23 15.23	1.00 15.23 15.23 0.15	1.00 15.23 15.23 0.15

Ra Ms. R.

g. Estimate	16.30	Revisions	0.00	Current Estimate	16.30	Labor:	0.00
						Parts:	15.38
						SubTotal:	15.38
				•		Tax:	0.92
						Total:	16.30
yments - 1						Bal Due:	\$16.30

ereby authorize the above repair work to be done along with the necessary material and hereby grant you and/or your employees permission to operate the car or truck herein described on set, highways or elsewhere for the purpose to testing and/or inspection. An express mechanic's lien is hereby acknowledged on above car or truck to secure the amount of repairs thereto, arranty on parts and labor is one years or 12,000 miles whichever comes first. Warranty work has to be performed in our shop & cannot exceed the original cost of repair.

griature		Date	Time
itten By: ROGER, RABIDEAU - Technicians : RABIDEAU, ROGER 10444691	Page 1 of 1	Copyright (c) 2017 Mitchell Re	apair Information Company, LLC (nvhrs 7.2.15c

UIUNO REPAIR OFFUT LLU 79 ALLEN ROAD GRAND ISLE, VT. 05458

Phone: 802-372-6651 Fax: 802-489-1769 YOUR PARTS PLUS CAR CARE CENTER HANCICE 17463

Org. Est. # 028459 10444691 JQ9JT3XM6RABID

INVOICE

Vehicle Received: 12/28/2017

Invoice Date:12/28/2017

TRUDEAU, RENE

Grand Isle, VT 05458

Home:

Cust ID · 1241

2011 Chevrolet - Impala LT - 3.5L, V6 (213CI) VIN(K)

Odometer In: 62576

6.88

Odometer Out: 62576

VIN#:

Part Description / Number	Qty	Sale	Ext	Labor Description	Hours	Extended
IL FILTER XXXX	1.00	10.00	10.00	WHEEL HUB - Remove & Replace - Front, One Side - [includes; Replace Inner and/or Outer	1.00	60.00
NGINE OIL 5W30	4.00	5.89	23.56	Bearings, Cups, Seals and repack (where applicable).] Change Motor Oil & Lube Chassis	0.22	13.20
ront Hub Assembly LF NT513179	1.00	79.92	79.92			ındard
Shop Supplies			1.13	AVIP INSPECTION	0.97	58.00

Your Tax Rates

g. Estimate 252.69 Revisions 0.00 **Current Estimate** 252.69 131.20 Labor: Parts: 114.61 SubTotal: 245.81 6.88 Tax: Total: 252,69 \$252.69 Bal Due:

ereby authorize the above repair work to be done along with the necessary material and hereby grant you and/or your employees permission to operate the car or truck herein described on eet, highways or elsewhere for the purpose to testing and/or inspection. An express mechanic's lien is hereby acknowledged on above car or truck to secure the amount of repairs thereto. arranty on parts and labor is one years or 12,000 miles whichever comes first. Warranty work has to be performed in our shop & cannot exceed the original cost of repair.

Berlin City Auto Group



485 Main Street Gorham, NH 03581 (800) 998-6968 or (603) 752-6644 Fax: (303) 928-6862



(800) 684-5779

or (802) 864-3905



(800) 414-1429

or (207) 774-1429

Fax: (303) 928-6857

and the second s



191 Riverside Stre Portland, ME 04103 (866) 698-3477 or (207) 321-3477 Fax: (303) 928-6857

Fax: (303) 928-6810 Disclosures and Waivers

inance pisciosure			

Yes/No

Was your payment fully explained to you by a Finance Manager?

Insurance Waivers

Yes/No

Was the optional Credit Life and Disability Insurance fully explained to you?

I acknowledge that the optional Credit Life Insurance offered with my finance contract has been explained to me. I hereby waive all my rights and benefits under the terms and conditions offered.

I acknowledge that the optional Disability Insurance offered with my finance contract has been explained to me. I hereby waive all my rights and benefits under the terms and conditions offered.

Was the Optional Gap insurance fully explained to you?

I acknowledge that the optional Gap Insurance offered with my finance contract has been explained to me. I hereby waive all my rights and benefits under the terms and conditions offered.

New Vehicle Extended Service Agreement

Yes/No.

Was the Optional Extended Service Agreement fully explained to you?

I acknowledge that the New Vehicle Extended Service Agreement has been explained and offered to me. I hereby waive all my rights and benefits under the terms and conditions of the New Motor Vehicle Service Agreement offered on the vehicle described below and I certify that I do not desire to protect my vehicle with this coverage.

Year _	2011	Make_	CHEVROLET	 Model _	IMPALA
		VIN#_			

Paint and Fabric Protection

Was the Optional Paint and Fabric Protection fully explained to you? Yes/No I acknowledge that the optional Paint and Fabric Protection has been explained Initial and offered to me, hereby waive all my rights and benefits under the terms and 12/21/15 Customer Signature 12/21/16 Dealer Representative Signature

> White Dealership Yellow - Customer

DW109 4/08

Berlin City
Auto Group = easy

NEW & USED VEHICLE 4-DAY / 200 MILE MONEY-BACK GUARANTEE POLICY

If you are not completely satisfied with your new/used vehicle, bring it back to this location within 4 days from the purchase date and with less than 200 additional miles on it and we will give you a refund of the purchase price.

This Money-Back Guarantee Policy is subject to certain terms and conditions Purchase Date described on the reverse side.

This Money-Back Guarantee Policy does not apply to transactions where the aggregate purchase price exceeds forty thousand dollars (\$40,000.00).

•
56,292
Odometer Reading
CURTIS L RENE
Purchaser
Purchaser Signature

NEW/USED VEHICLE MONEY-BACK GUARANTEE POLICY TERMS AND CONDITIONS

- Purchaser must return the vehicle to the same physical location where the vehicle was purchased. In the event Purchaser elects to return the vehicle, Purchaser shall be required to pay a \$299 restocking fee. If Purchaser has provided a deposit, the restocking fee will be paid out of such deposit and the remainder of the deposit will be returned to Purchaser. If no deposit has been provided, Purchaser shall be required to pay the restocking fee at the time of return of the vehicle.
- The vehicle must have less than 200 miles over the odometer reading and must be in the same condition in which it was delivered to Purchaser. Purchaser will not be reimbursed for any money spent on the vehicle while in Purchaser's possession.
- 3. Purchaser must return the vehicle, together with all vehicle purchase, finance, and lease transaction documents, no later than the Expiration Date set forth above.
- 4. Depending on whether Purchaser traded in a vehicle in connection with the purchase, and whether such trade-in vehicle has not been subsequently disposed of by Seller, at Seller's option, Purchaser shall receive one of the following remedies:
 - A) Refund No trade-in or trade-in not available:

If Purchaser's trade-in has been sold by Seller, Seller shall only be obligated to return the value (in cash) of the trade- in as appraised by Seller at the time of the sale (as reflected on the Purchase Agreement), less any amounts due or paid by Seller to satisfy any liens or encumbrances thereon. Purchaser agrees and acknowledges that payment under this section shall be deemed to be full restoration of the consideration provided by Seller for the vehicle, which Purchaser traded toward the purchase or lesse of the vehicle.

B) Refund - Return of Trade-In:

In the event that Purchaser has traded in a motor vehicle toward the purchase or lease of the vehicle, then Seller shall return the Purchaser's trade-in, less any amounts due or paid by Seller to satisfy any liens or encumbrances thereon.

The amount of any refund will equal: (i) The purchase price, minus (ii) the amount of any trade-in purchase price (reflected on the Purchase Agreement), (iii) plus the amount of any trade-in payoff (reflected on the Purchase Agreement or otherwise paid by Seller). If the trade-in payoff exceeds the trade-in purchase price, the Purchaser must pay the difference to Seller before a vehicle will be accepted for return.

- If the Purchaser financed any portion of the purchase price of the returned vehicle, Seller will pay the financed amount directly to the party providing such financing. Any down payment by Purchaser shall be refunded to Purchaser.
- 6. Purchaser is limited to one (1) vehicle or one (1) transaction or refund during any twelve (12) month period at any Berlin City Auto Group owned store.
- 7. Titling of the vehicle shall not be transferred to the Purchaser until the expiration of the 4-day money back guarantee period.
- The money back guarantee policy shall not apply to any Purchaser who has executed a Money Back Guarantee Waiver or where the purchase price of the vehicle exceeds forty thousand dollars (\$40,000.).

White- Dealer	Yellow-Customer	MBG 130 6/4

WEOWE

NAME CURTIS L RENE	1.4	STK.NO. 6V21785D	NEW	USED	XX
ADDRESS		YEAR 2011	MAKE CHEV	ROLET .	
CITY GRAND ISLE STATE	VI.	zip 95458	MODEL IMP	ALA	
PHONE		SERIAL NO	D.		
SALESMAN ANTHO	MY GOLSMITH		DEL DATE 1	2/21/16	
QTY.	NAME OF ITEM				
sold as aquipped	TO MELE OF TIEM			PART	LABOR
	<u> </u>				
			·		
hereby accept this WE-OWE with the understanding that it NTE OF ISSUANCE, and that I must make an ADVANCE	<u> </u>				
en de la companya de La companya de la co	Alle Santa	- VO			
					E rose
	TO BE RECEIVED BY DATE			то ве	RECEIVED BY DATE
1) Title to Trade in Vehicle		5) Other			·
2) All Monies		6) Other		<u> </u>	
3) Valid Insurance Card		7) Other			1
4) Other		8) Other			
here by agree to provide the above listed item(ompleted until I provide such items.		understand that the sales	transaction is not	1	
		21/16			
APPROVED BY: MGR.	-	and the second s			



545 Main Street Gorbam, NH 03581 Tel. (800) 795-2438 or (603) 752-3700 Fax (303) 928-6822 485 Main Street Gorham, NH 03581 Tel. (800) 998-6968 or (603) 752-6644 Fax (303) 928-6862 586 Marshall Ave. Williston VT, 05495 Tel. (800) 684-5779 or (802) 864-3905 Fax (303) 928-6810 255 Main Mall Road South Portland, ME 04106 Tel. (800) 414-1429 or (207) 774-1429 Pax (303) 928-6857 191 Riverside Street Portland, ME 04103 Tel. (866) 698-3477 or (207) 321-3477 Fax (303) 928-6857

CONFORMITY AGREEMENT

BUYER/LESSEE hereby agrees to complete, execute and deliver to DEALER any and all further or revised agreements, documents, and/or instruments necessary or appropriate to confirm or correct the terms of the BUYER/LESSEE's agreement to purchase or lease the subject motor vehicle(s) from DEALER, and any related financing arrangements. This agreement applies to and includes, but is not limited ed to documents setting forth the purchase price or lease terms for the subject mot vehicle(s), the value, condition and prior damage or mechanical problems of any vehicle accepted in trade, and the terms of any financing of such purchase or lease or and all other documents and/or instruments executed in connection with this transaction.

BUYER/LESSEE further acknowledges and agrees the DEALER reserves the right to reject any vehicle offered in trade if the value or condition of the proposed trade is not acceptable to DEALER pursuant to any prior presentations made by or on behalf of BUYER/LESSEE regarding such value. This rejection shall include the right of DEALER to take possession of vehicle, return any vehicle taken in trade, rescind and/or unwind the purchase and sales agreement together with any financing or lease agreements. PURCHASE shall, subject to approval by lenders or leasing entities, rewrite the financing or lease agreement adjusted to reflect the difference in the value of a traded vehicle from the value assigned in the initial purchase and sales agreement as made in reliance upon representations by BUYER to DEALER.

Subject Motor Vehicle(s):	
	2011 CHEVROLET IMPALA
	BUY
Witness	Name,
Witness	Name:
Witness	DEA By:
	FINANCE MANAGER Duly Authorized

CA104 4/08

CASH PRICE of vel determining the cas	nicle (rebates, if any, have been deducted in price.)	\$
AMOUNT FINANCE	D on motor vehicle retail installment contract	\$ 13,587.83
The AMOUNT FINA contract as a percentage Buyer:	NCED on the motor vehicle retail installment	N/A %
Co-Buyer:		te:
Name of Dealership Street Address City, State, Zip Telephone No.	SERLIM CTIV KKA 536 Net Mall Avenue GRAND TSLF, VT OEA58 (902)960-3306	

White Copy - Retail Contract

Yellow Copy - Customer Copy

Pink Copy - Dealer Copy

VD-126 25M 12/2016

BISHCA - Banking Bulletin B-28

Berlin City Auto Group

= easy

545 Main Street Gorham, NH 03581 Tel. (800) 795-2438 or (603) 752-3700 Fax (303) 928-6862 485 Main Street Gorham, NH 03581 Tel. (800) 998-6968 or (603) 752-6644 Fax (303) 928-6862

586 Marshall Ave. Williston VT, 05495 Tel. (800) 684-5779 or (802) 864-3905 Fax (303) 928-6812

KANTANTAN PENGENGAN PENGENTAN PENGENTAN PENGENTAN PENGENJAH PENGENTAN PENGENTAN PENGENJAH PENGENTAN PENGENJAH P

255 Main Mall Road South Portland, ME 04106 Tel. (806) 414-1429 or (207) 774-1429 Fax (303) 928-6840 191 Riverside Street Fortland, ME 04103 Tel. (866) 698-3477 or (207) 321-3477 Fax (303) 928-6840

VI105 4/08

SOLD TO:	USTOMER INFORMATI	ON		DATE	STOCK #	DEAL#
REME, CURTIS I		Д.О.Б,		12/21/16	67237850	
				SALESF	ERSON	
ADDRESS GRAND ISLL, VI	0 5468			ANTHOMY GOL	Skith	
					VEHICLE PRICING	
TEL / N/A	•			TOTAL DEALE	RPRICE	9,899.60
	VEHICLE INFORMATIO	N		PURCHASE PR	rce	N/A 9.899.00
SVZ17850 YEAROLL MAKEEV		SEDAN 197	MILESS, 292	DEALER DISC		N/A
V	TRANS.	COLOR		TRADE ANOUN	Γ	N/A
	187 19	. DEVE		HET PURCHASI	FPRICE	9,399.00
41.61.10	OTHER INFORMATION					
THE FOLLOWING LIST	COMPRISES AEL C	DETIONS	٠	NET AMOUNT	•	ର୍ଥରେ ଅନ
				Sales Tax		623.88
					* 4	
				SERATOR COM.	FRACT	3,999 (4)
en de la companya de La companya de la co				OTHER FEES		N/A 50.00
				ADMIN FEE		499,69
				TITLE FLE		46.662
				REGISTRATIO	t FEE	75.00
A STATE OF THE STA				TOTAL CA	SH PRICE	17,778.24
				, ,	SETTLEMENT	
CUSTOMER(S)						
	ALMER OF EXPRE			REDATE		N/A
BLIER BEFLIN CITY CAS ESPECT TO THE VEHICLS					APR-10,270	N/A
HOWING THE TERMS OF A					= 17.7/8.24	
ONTHACT IS FURNISHED	SY THE SELLER I	TO THE DUYER	R. ANY	FINANCE CHAP	VGE 4,585.	36 .
THE EXPRESS WARRANTY						
ISGLATMER DOES WOT EX UYER WAY HAVE BY OPER						
GIER BUT GAME OF GRACK	SECOR OF CHE.	CASH DUE	L SE	APPLIED TO A	'URCHASE	13,192,88
						17,778.24
STOCK# YEAR MAKE	TRADE INFORMATION	N BODY CYL	MILEAGE	TOTAL P	ATMENI	12.4 3 7 7 13 4 2.1
M/A H/A H/A	MAYA :	R/A N/A	MILEAGE N/A			BILL OF SALE,
N/A	TRANS.	COLOR N/A	l		AND SWORN TO DAY OF	O BEFORE ME
28.7.63	MODEL.	BODY CY	MILEAGE	11,000	- 1/AT C/F	
STOCKW YEAR MAKE	N/A	M/A #/#	i N/A			
STOCK# YEAR MAKE		N/A P/s	N/A	. ∨ WITNESS		NOTARY PUBLIC

1 200

Statements and warrants herein are cartifed under penalty of 23 V.S.A. §202, §203, §2082, and 32 V.S.A. §§ 8901-8915.

The owner certifies that this vehicle 1) is properly equipped and in good mechanical condition; 2) was placed into use on or before the date this application was signed; 3) currently has liability insurance in effect as required by 23 V.S.A. 8800 (a). If transfer of plates, the owner and/or this vehicle are not under suspension pursuant to 23 V.S.A. 83009(b). As the applicant for registration of a commercial motor vehicle, I hereby declare that I have knowledge of the Federal Motor Carrier Safety Regulations, Title 49 of the Code of Federal Regulations, as adopted by the State of Vermont.

Tax Exempt #

Date

46.00

N/A

0.00

N/A

N/A

745.88

Signature (Co-Owner/Lessor)

Title (3) Transfer (4)

Vot Write

Warranty (12)

Fuel User (31)

Other

Total

Dealer Report of Sale - Temporary Registration

Department of Motor Vehicles Agency of Transportation

 ${\bf dmv.vermont.gov}$

120 State Street Montpelier, Vermont 05603-0001 802.828.2000

		Proced in a put grid is 1401 Agi	id for Intransit Permits	foll Free: 888-99	
Dealer: BERLIN	CITY KIA		Deale	er#: 075	
Owner(s):CURTIS	L RENE				
Address:					
GRAND I	SLE, VT Ø5458				
/ehicle: CHEVROLI		2011	Dille		
Mak	200 11211	Year	BLUE	12/2	
		i ear	Color	Date Pun	chased
	Vehicle Identification Number		AUTO Auto/Truck	00142	
ate Issued: 12/	/21/16	.	02/18/17	Plate :	*
ato 1850ca		Date Expires:	02/10/1/		
and §2093(c). If this sec THE TEMPORARY RI ANY AL	ction is completed, Buyer/L	DAVS FROM DATE OF ICCUI	in writing in accordance	with 23 VSA §	2093(b)
otor Vehicle Trade In:			Purchase Price	\$	<u> </u>
N/A	N/A Year (e.g. 2009)		Trade-In Credit		N/A
Make	Year (e.g. 2009)	Plate #	Net Taxable Cost	\$ 100.00	
M/A	Vehicle Identification Num		Tax Due	œ .	20.88 23.88
•	verticle identification Num	Der .	Registration Fee	·4	6.00
			Transfer Fee	·	N/A
	YING A VALUD VT INSDECT	TION STICKER MUST BE	Title Fee	\$ 4	5.00
VEHICLE NOT DISPLA SPECTED WITHIN 15	DAYS OF REGISTRATION	VOIL MAY HEE TIME			
SPECTED WITHIN 15	DAYS OF REGISTRATION TION TO HAVE YOUR VEHI	VOILMAY HEE THE	. Warranty Fee	\$	N/A
SPECTED WITHIN 15	DAYS OF REGISTRATION	VOILMAY HEE THE	Misc.	\$	11/A
SPECTED WITHIN 15	DAYS OF REGISTRATION TION TO HAVE YOUR VEHI	VOILMAY HEE THE	Misc. TOTAL	\$	N/A
ISPECTED WITHIN 15 IMPORARY REGISTRA Itate the odometer now at (check applicable sta If the odometer read)	DAYS OF REGISTRATION TO HAVE YOUR VEHING ODOMETING THE SECOND SEC	N. YOU MAY USE THIS CLE INSPECTED.	Misc. TOTAL IENT and I hereby certify to the	\$ \$ \$	N/A N/A 5.88
SPECTED WITHIN 15 EMPORARY REGISTRA tate the odometer now at (check applicable sta If The odometer readi The odometer readi The odometer readi	DAYS OF REGISTRATION TO HAVE YOUR VEHING TO HAVE YOUR VEHING THE PROPERTY OF T	M. YOU MAY USE THIS CLE INSPECTED. ER DISCLOSURE STATEM (no tenths) a page in excess of its mechanic WARNING - ODOMETER DIS	Misc. TOTAL IENT and I hereby certify to the el limits, SCREPANCY	\$ \$ \$	N/A N/A 5-88
state the odometer now at (check applicable state The odometer read) The odometer read The odometer read The odometer read The odometer read Print read Print read (Print read)	DAYS OF REGISTRATION TO HAVE YOUR VEHING TO HAVE YOUR VEHING THE PROPERTY OF T	M. YOU MAY USE THIS CLE INSPECTED. ER DISCLOSURE STATEM (no tenths) a page in excess of its mechanic WARNING - ODOMETER DIS	Misc. TOTAL IENT and I hereby certify to the el limits, SCREPANCY Phone #:	\$	N/A N/A 5-88
state the odometer now at (check applicable state The odometer reading t	DAYS OF REGISTRATION TO HAVE YOUR VEHING TO HAVE YOUR VEHING THE PROPERTY OF T	M. YOU MAY USE THIS CLE INSPECTED. ER DISCLOSURE STATEM (no tenths) a sage in excess of its mechanic WARNING - ODOMETER DISCLA	Misc. TOTAL IENT and I hereby certify to the el limits, SCREPANCY Phone #:	\$	N/A N/A 5-88
tate the odometer now at (check applicable state in a commeter reading in the odometer reading in the	ODOMETION TO HAVE YOUR VEHING TON	M. YOU MAY USE THIS CLE INSPECTED. ER DISCLOSURE STATEM (no tenths) as seage in excess of its mechanic WARNING - ODOMETER DISC. (1A	Misc. TOTAL IENT and I hereby certify to the el limits, SCREPANCY Phone #:	\$	N/A N/A 5-88
tate the odometer now at (check applicable sta I The odometer reading I The odometer readin	ODOMETION TO HAVE YOUR VEHING TON	M. YOU MAY USE THIS CLE INSPECTED. ER DISCLOSURE STATEM (no tenths) as seage in excess of its mechanic WARNING - ODOMETER DISC. (1A	Misc. TOTAL IENT and I hereby certify to the el limits, SCREPANCY Phone #:	\$	N/A N/A 5-88
state the odometer now at (check applicable state The odometer read) Lix The odometer read) Lix The odometer read) Lix The odometer read) Paler/Lessor Name (Print) paler/Lessor Signature: payer/Lessee Name (Print)	ODOMETION TO HAVE YOUR VEHING TON	M. YOU MAY USE THIS CLE INSPECTED. ER DISCLOSURE STATEM (no tenths) as seage in excess of its mechanic WARNING - ODOMETER DISC. (1A	Misc. TOTAL IENT and I hereby certify to the el limits, SCREPANCY Phone #:	\$	N/A N/A 5-88
state the odometer now at (check applicable sta	ODOMETION TO HAVE YOUR VEHING TON	M. YOU MAY USE THIS CLE INSPECTED. ER DISCLOSURE STATEM (no tenths) as seage in excess of its mechanic WARNING - ODOMETER DISC. (1A	Misc. TOTAL ILENT and I hereby certify to the limits. SCREPANCY Phone #: 95495	\$	N/A N/A 5-88

The Commission Program of the Commission of the



P.O. Box 514 586 Marshall Avenue Williston, VT 05495 (802) 864-3905 or 800-684-5779

BUYERS NAME CURTICAL	(P.MF.	DATE 12/21/16
CO-BUYERS NAME		BUYERS DOB 7/27/1954
BUYER SSN	CO-BUYERS SSN	CO-BUYERS DOB / /
ADDRESS		

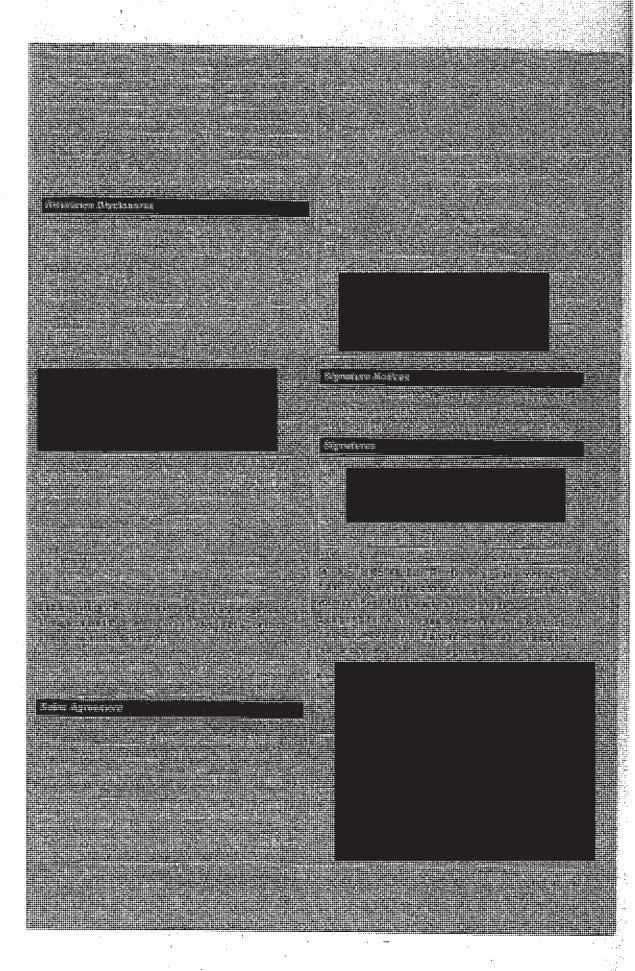
रक्षा राज्यका सम्दर्भ के प्रकार अनुसन्धाः स्थापने करणा

Auto Group	(802) 864-3905	- 11	BUYER		CO-BU	IYER\$			CO-BUYERS	/2. 0 OKO
4 − •.	or 800-684-577	F	SSN	;	SSN				DOB /	i .
	www.berlincity.co	411	ADDRES	S		<u> </u>				<u> </u>
YEAR MAKE	TION OF TRADE-IN	Type	·	CS		<u> </u>	1/3		ZIP - MOS 45/8	
<u>. 478 8</u>	NV MODEL R\V	TYPE N/	fi	TELEPHONE: H	IOME			MOD	ν	
COLOR RATE				You, the Buyer(s), approval seller,	hereby order and ag	ree to purchase f	rom Seller the fi	oflowing m	otor veticle, subject	to
MILEAGE ACTUAL TRU	JE MILEAGE UNKNOWN			□ NEW	© Nused	☐ DEMO	Vehicle Use	d Prima	rily For:	
RADIO □ AM □ FM □ CASS	TRANSMISSION . A 4SP 5SP	ENG.	8 D	TITLE#			∑ Pers	onal C	Business 🗆 Ag	riculture
POWER EQUIPMENT	-	в 🛭 пит (YEAR 2001		MAKE	ÊVROLS	T	MODEL LMPALA	
	B. SEATS CUST, WHEE			TYPE SEGA	es .	VIN				
I CERTIFY THAT THE ABOV SUBSTANTIAL DAMAGE.	E DESCRIBED TRADE-IN HAS S	USTAINED NO) .··	STOCK NO.		COLOR	81,86		MILEAGE SE	2442
DAMAGE, DESCRIPTION AN	E DESCRIBED TRADE-IN HAS SU ID AMOUNT OF DAMAGE.	USTAINED	.	(1) LIST PRICE	E FOR USED ON	Y	············		9,899	
			_ 1	(2) OHALE:	e byscoun	(i)		(-)		8/A
DEFECT TO THE VEHICLE D			AL	(3)					-	176
- THAVE KNOWLEDGE OF IT	HE FOLLOWING MECHANICAL D	EFECR	.	(4)			•••••			1
☐ 1 HEREBY CERTIFY THAT T A: ☐ CLEAR ☐ SALVAGE	HE TITLE FOR THE TRADE DES	CRIBED ABOV	Æ HAS	(5)		-	·			+
CUSTOMER SIGNATURE:	* .		أ	(6)						
CREDITOR/LIEN HOLDER				(7)	- -					+
ADDRESS OF CREDIT/LIEN HOL	DER	ZIP		(8)			· · ·			1.
ESTIMATED PAY OFF - \$	N/A	BY		(9) SUBTOTAL					A No. No.	2 49.81
INSURANCE AGENT'S NAME;				(10) BERLÍN C	TY ADVERTISED	DISCOUNT		(-)	_	
INSURANCE AGENT'S ADDRES			+	(11) TRADE	-			(-)		#/s
INSURANCE AGENT'S PHONE				sc(n2) TOTAL D	SCOUNTS & TR	ADE (CINES	02:11			
WARR	ANTY DISCLOSURE	•		(13) SUBTOTA					N. 10 (1987)	60
The vehicle described for as defined by manufacti	or sale is subject to new (jrep.	CAR WARRAN	TY	(14) ADMINIST				(+)	\$499	1 1
THE VEHICLE DESCRIBED & DESCRIBED ON THE BUYER OTHER WARRANTIES ARE IN	OR SALE IS SUBJECT TO ONLY: RS GUIDE ATTACHED TO THE APLIED OR EXPRESSED,	THE WARRAN B VEHICLE.	TV NO	(15) TITLE FEE	(NH-\$27, ME-\$2	2, VT-\$39)	1 155 C	(+)	\$3	1
BALANCE OF MANUFACTURES	FOR SALE IS SUBJECT TO R WARRANTY, SUCH TRANSFER I	MAY BE SUBJE	OF CT	(16) PAYOFF D	DUE ON TRADE-II	N (ACT.)		(+)		175
TO A FEE WHICH IS NOT INCL	UDED IN SELLING PRICE OF VE	HICLE,	•	(17) OTHER FE				(+)		l/Λ
,	BUYER AND CO-BUY			(18) SERVICE C	CONTRACT NON RED BY DAIMLER	DAIMLER CHI DAIMLER CHI CHRYSLER W	RYSLER RYSLER ARRANTY	(+)	3.1908	1.470
COPY OF THE CONTRACT YOU'S	RE SIGNING. 2. YOU ARE ENTITLED IGN. 3. THE INFORMATION ON THE ACKNOWLEDGED AS PART OF TH	BACK OF CON-	. 1	(19) SALI	TO TAKE	6.0002	2. [1		52°	s 83
YOU, BUYER, ACKNOWLEDGE T RECEIVED A COMPLETED COPY	HAT YOU HAVE READ THIS CONTR. OF THIS CONTRACT, YOU ALSO	ACT AND HAVE CERTIFY THAT		(20) SUBTOTA	L .				19,131	
YOU ARE OF LEGAL AGE TO EXE CONTRACT IS NOT BINDING UN	ECUTE BINDING CONTRACTS IN TH TIL APPROVED BY THE SELLER.	US STATE. THIS		(21) REBATE				(-)		il/A
AUTHORIZATION I	OR CONSUMER CREDIT RE	PORT		(22) CASH DO	WN			(-)		JE/A
THE BUYER AND CO-BUYER EA	CH AUTHORIZE AND INSTRUCT A	NY CONSUMER	. [(23) BALANCE	DUE ON DELIVE				33,191	2.88
BUYER'S OR CO-BUYER'S CRE	OTHER PERSON HAVING INFORM DIT WORTHINESS, STANDING OR DN, TO RELEASE OR MAKE A REPOR	CAPACITY, OR	: 1	OUTSIDE LIEN			TOTAL STREET		ette star si	
. THE SELLER.				38 7/	: 50974 8 		151.1 7 30	ukwi() -	CH. NY E	\$835 Fx
<u> </u>				#		M/#		ZiP		
Buyer's Signature							Date	12/2	1/16	.]
Co-Buyer's Signature	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						Date	/ (**)		
		***************************************					Dave	5-27 C	.7 100	
Approvel of Order By Seller	Dealer's Authorized Agent	,			SJ	ALESPERSO	N:			

BO-103-VT586 2/09

- ACCIDENCE, INVESTIGATION OF THE PROPERTY OF THE ADMINISTRATION OF THE PROPERTY OF THE PROPERTY

ing terminal page and a superinal and a superi	-1 <- 11				
	ali de la companya d La companya de la companya de				
Fill Transportation of Pro- fit Transportation of Pro- fit Transportation of the Application of the Pro- monality of the Profit of the					
			an 14 mm (2000).	ing mata dia manana manana dia taba	
		ciauminioumicumucumi			



t, Aperia

Re{3} Eddins, Randee (Berlin City Kia of Vermont) CAP 2018-08879

From: Randee Eddins

Sent: Friday, December 7, 2018 3:50 PM

To: AGO - CAP

Subject: Re: Eddins, Randee (Berlin City Kia of Vermont) CAP 2018-08879

Thanks...

Randee Eddins

Virus-free. www.avast.com

On Mon, Nov 26, 2018 at 10:26 AM AGO - CAP <AGO.CAP@vermont.gov> wrote: Re: Complaint 2018-08879

Dear Randee Eddins:

By copy of this email, I am forwarding your complaint to the Vermont Auto Dealer Association. Your

complaint has been referred to the Vermont Auto Dealers Association (VADA), because the business

named in your complaint is a VADA member. Complaints regarding VADA members are reviewed by

VADA and may be brought before the Auto Consumer Assistance Program Panel (AutoCAP). The panel

is comprised of both dealer and consumer representatives and works to resolve complaints between dealers and consumers.

Please be advised that VADA will not process your claim if an attorney is involved, if the issue is currently in litigation, or if the vehicle is not in your possession.

I have included the contact information for VADA, should you need to contact their office regarding your complaint:

VADA

1284 US Route 302-Berlin, Suite 2

Barre, VT 05641
Phone: 802-461-2655
Email: vtautocap@aol.com

At this time, please direct any further inquiries about this matter to that office. If you would like more

information on our action to refer your complaint, please feel free to contact our office.

Sincerely,

Complaint Specialist

Re{3} Eddins, Randee (Berlin City Kia of Vermont) CAP 2018-08879 State of Vermont Office of the Attorney General Consumer Assistance Program 109 State Street Montpelier, VT 05609-1001

Website: consumer.vermont.gov Email: ago.cap@vermont.gov Phone: (800) 649-2424 Re{3} Tanner, Victoria (Berlin City Kia) CAP 2018-02720

From: vtautocap@aol.com

Sent: Thursday, April 12, 2018 12:03 PM

To: AGO - CAP

Subject: Re: Tanner, Victoria (Berlin City Kia) CAP 2018-02720

Hello,

I am currently away from the office due to a family emergency and will respond to your email once ${\tt I}$

return.

Thank you, Kim Gauthier AUTOCAP Coordinator

Autocar	1 Caco Da	cord			Case #	
Autotaj	Case Re	cuiu			028-1	8
Date Received 04/12/2018					Closed D 4 /2	Date 20/2018
Consumer-FIRSTN	Consumer-LASTNAN	M Da	te Acknowledged	4	/20/2018	
Victoria	Tanner		nsumer Respons			
			ilsumer Kespons	-		
Complaint Type	Purchase Date Y	ear/Make Model	N	fileage	Price Sold	As Is
Sales						
Member Name Berlin City Car	Center		Member Contac John Durrani	t		
			Member Respon	nce Due		1/23/2018
			member Respon	<u> </u>		723/2010
Staff Case Notes 4/19 - Rec'd dealer 4/20 - Forwarded t	rs response to consumer and close	Propped				

From: Victoria Tanner <

To: Kim Gauthier <vtautocap@aol.com>

Subject: Re: Victoria Tanner

Date: Fri, Apr 20, 2018 3:08 pm

Hello,

Thank you for your inquiry into this matter, although I am failing to see how my matter was resolved any better than if I were to email Berlin myself. I find it comical that a simple email saying whatever the business needs to cover their end will suffice. I also find it funny that I have been 'badgering and harassing' them on social media and over the phone. I am happy to provide a copy of all exchanges with Berlin because I have not called, talked to, or texted anyone at that company since 3/20, and before then I personally had no contact with them after finding out they botched their first chance at the paperwork. I wrote ONE review on social media, detailing my awful experience and if that is considered harassment, so be it. People deserve to know what they do. I'm not asking for any favors from anyone which is what it seems they think. There is another set of keys to my car that I own, they have been paid in a check for, which now has no ties to Berlin. So why do they get to keep my spare key and basically turn around and say it's my fault? Had I read a review prior to buying a car from them that insinuated all the issues I was going to have I certainly would have taken my business elsewhere. I guess I'm just confused why I'm sitting here having to fight for a set of keys which a dealer has but is just being petty about. Hopefully the attorney general will be of more help in my situation.

Thanks. Victoria

Sent from my iPhone

On Apr 20, 2018, at 11:58 AM, Kim Gauthier < vtautocap@aol.com> wrote:

Good Morning Ms. Tanner,

AUTOCAP is in receipt of your complaint against Berlin City and we have also received the following response from John Durrani, General Manager with Berlin City. Since they are not willing to accommodate your request for a spare key there is no other assistance the AUTOCAP Program can offer. We will be closing the case as of today and a copy will remain on file with the Consumer Assistance Program office where you originally filed your complaint.

Thank you, Kim Gauthier AUTOCAP Coordinator

-----Original Message----From: Dedrick Casab < DCasab@berlincity.com >
To: vtautocap < vtautocap@aol.com >
Sent: Thu, Apr 19, 2018 4:54 pm
Subject: Victoria Tanner

Hi Kim,

We have bent over backwards for Victoria Tanner, What she failed to disclose was every time we tried to resolve a issue. We were hung up on, badgered over the phone and destroyed on social media. We have a guarantee of 4 day return which she took advantage of using and we did waive our re-stocking fee. She did purchase another vehicle and the complaints have not stopped over

4/20/2018 Re: Victoria Tanner

social media. We have decided to cut all ties with Victoria Tanner. She is more than welcome to come in and service her vehicle here but that's were it stops. We will not sell her a vehicle in the future and we will not accommodate a spare key.

Thanks

John Durrani GM



From: Kim Gauthier <vtautocap@aol.com> To: jdurrani <jdurrani@berlincity.com>

Subject: Fwd: Tanner, Victoria (Berlin City Kia) CAP 2018-02720

Date: Fri, Apr 13, 2018 5:08 pm Attachments: 040918 Tanner.txt (13K)

Dear Mr. Durrani,

Attached please find an AUTOCAP complaint, forwarded to us by the Vermont Attorney General Consumer Assistance Program Office.

VADA's AUTOCAP Program was created in 1982 to provide consumers and our members with a dispute resolution mechanism to avoid costly legal litigation, including small claims court and the Attorney General's office. To be successful, we need your cooperation and timely response to the complaints we forward.

After reviewing this complaint; it is our hope that working directly with your customer, you will be able to answer questions and/or arrive at a mutually acceptable resolution. We understand this is not always possible. In some cases, both parties prefer working with VADA staff, which is an effective alternative.

Please provide a written response within ten days of the date of this email, via return email, fax or USPS addressing the complaint, actions taken to respond; and what, if any, relief you are willing to extend. Both parties receive copies of all the correspondence submitted to AUTOCAP.

Should a case be referred to the AUTOCAP Panel (which consists of an equal number of dealer and consumer members), a hearing will be scheduled at the VADA Offices. We will contact you and the consumer to insure availability prior to setting the date.

Your participation in the AUTOCAP program is greatly appreciated.

Sincerely,

Marilyn B. Miller **AUTOCAP Director** 4/20/2018 Victoria Tanner

From: Dedrick Casab < DCasab@berlincity.com>

To: vtautocap <vtautocap@aol.com>

Subject: Victoria Tanner

Date: Thu, Apr 19, 2018 4:54 pm

Hi Kim,

We have bent over backwards for Victoria Tanner, What she failed to disclose was every time we tried to resolve a issue. We were hung up on, badgered over the phone and destroyed on social media. We have a guarantee of 4 day return which she took advantage of using and we did waive our re-stocking fee. She did purchase another vehicle and the complaints have not stopped over social media. We have decided to cut all ties with Victoria Tanner. She is more than welcome to come in and service her vehicle here but that's were it stops. We will not sell her a vehicle in the future and we will not accommodate a spare key.

Thanks

John Durrani GM

From: Victoria Tanner < Monday, April 09, 2018 12:59 PM Sent: info@boston.bbb.org; AGO - CAP To: Subject: FORMAL COMPLAINT AGAINST BERLIN CITY KIA WILLISTON VT Hello. My name is Victoria Tanner and I just wanted to let you guys know about the god awful experience I had with Berlin City Kia of Williston Vermont. I contacted them back in December about a car I found online that I was interested in buying, the issue with them would be their false advertising online. They take pictures straight off the internet, showing a car fully loaded with features when in reality that isn't the same car they are selling. It's the same make and model but doesn't have any of the features the pictures of the car they claim to be the one you are buying, this minor detail in the grand scheme of how horrendous this business is. I made the STUPID mistake (yes it was my fault) of believing that the car I saw in the pictures would be the car that I was buying, how wrong was I. So I signed papers for this car wasn't really happy with (not a smart move for a trying to navigate the world, I know, HARD lesson learned), made sure the tires were the same size as tires I had to put on the car, was told by the salesman Chris Utton that everything was correct and the proper size, he was wrong. He told me my tires were 17 inches when in reality they were 15, again a SMALL issue in the grand scheme of things. I had car for ONE day before I expressed how unhappy I was with my purchase, luckily they offered a 3 day or 200 mile return policy. I bought the car on a Thursday night, by Friday night I was messaging the dealer wanting to return it, since it was Friday night and the dealership is over 3 hours from my house I had no option to return it Friday, Saturday I had to work all day and by the time I got out I wouldn't have it to the dealership in time to return the car, Sunday they were closed, Monday happened to be New Years day so naturally they were closed, turning my 3 day window to return the car now into a one day (Saturday, which I had to work), they offered me no extension for me returning the car even though 2/3 days they were closed all they said was if I came up to the dealership Tuesday morning (had bought the car the previous Thursday evening) they would 'try to see if they could find anything else on their lot that I wanted'. So this is where my real nightmare with Berlin Čity Kia of Williston Vermont begins. I drove over 3 hours to get to their dealership, at this point wanting to return the and go home, shockingly they would not allow this since my '3 day return policy' had run out (even though 2 of those day they were CLOSED) and acted like they were doing me a favor by doing this, when they sold me a falsely advertised car, but thats besides the point. I gave them a list of all the feature I REQUIRED and they tried bully me into any car they could pull out. I came in for a Kia Forte EX, which it's surprise they didn't have, they tried to sell me a Hyundai Sonata, Toyota Corolla and then pulled out Kia Soul that they basically tried to badger me into, not listening multiple times I said THIS IS NOT WHAT I WANT. The sales manager thought that talking over me when I was speaking was going to bully me into settling for another car I hated, which it didn't. I ended up finding a 2012 Kia Rio which had all the features I wanted, after continuously telling them what I wanted, it was much than the Forte I was returning so of course they were not happy about that, at this point I could care less I am regretting even coming to this dealership. Hours later finally get the payments where they need to be, accept the offer of an extended warranty through the company and my dumb self orders a \$600 roof rack through them too. We sign the papers, ask them not the register the car because I live in

York and want to register it myself, which they don't listen to, go ahead and

```
register
the car for me and charge me $400 for!!!! Something that would have maybe cost me
$150 to do myself, which I ASKED THEM NOT TO DO! At this point I never want
to see anyone from this dealership again because they have been so incompetent about
the whole situation, little do I know how incompetent they truly are.
When I sign my papers I make sure to find out what bank I am financing through and when my first payment is due, 45 days from January 2 when this new loan was signed, no problem, middle of February my first payment is due. Funny thing is in the next
days I never received a single piece of paper from the bank or Berlin, no bill, no
nothing. So being the responsible person I am the day my payment was due I called
the bank to make sure they had all of my information correct to send my mail. You'd imagine the surprise I got when I called the bank to find out they had no open
accounts for me for anything let alone an auto loan. So, naturally I have to call
Berlin
to find out what the issue is. NOBODY AT BERLIN CITY KIA HAS ANY IDEA
WHAT IS GOING ON, WHERE MY LOAN PAPERWORK IS AND WHY IT
WASN'T PROCESSED. So, I have all of my PERSONAL INFORMATION
FLOATING AROUND SOMEWHERE WITH SOMEONE IN THAT OFFICE BUT
```

NOBODY KNOWS WHERE OR WHO. This is when I hit my wits end with these people and lose it. They lost my loan paperwork, claim the finance manger Lisa who I

signed my paperwork was no longer working for their company, okay I singed my paperwork 45 days ago WHERE IS IT? It takes Berlin almost a week to call me back, and when Dedrick the sales manager finally decides he's ready to call me back he

Tike its NO BIG DEAL, that they misplaced my loan paperwork and tells me he can't find it and that is something that 'happens more than I would think'...okay...funny thing is I had everything saved from day one, THANK GOD. Before I even talked to Dedrick, I get a UPS package from Berlin City Kia who is sending me new LEGAL LOAN DOCUMENTS (through the mail may I add) without even consulting me about any of the information, who the bank is, what the interest rate is, how much

payments are, they don't consult me over ANY of the new information in the new loan they think I am going to sign no problem. I compare the original loan that I did

sign with the new loan. I can't put into words how GROSSLY ALTERED the new loan was. They charged me hundreds of dollars more the same exact extended warranty, my interest rate when up SIGNIFICANTLY, the over all loan amount went up, charged me 8% sales tax when my county is only 7% and charged me as much as the state of Vermont would allow them to for GAP insurance (\$798 I still have every single paper from day one from these people if you'd like to see it) and then

why I was a raving lunatic when I FINALLY hear from the sales manager, a week and a new loan later. When I break down every discrepancy in the two loans naturally Dedrick gets defensive, saying he's only trying to help me and blah blah blah, to which I reply I don't think you can help me anymore considering you are charging me EVERY SINGLE PENNY POSSIBLE for this car, which YOU GUYS screwed the paperwork up on, naturally he wasn't taking ANY accountability for or offering my any compensation or apology for their royal mistake. I get people make mistakes it's

part of life, what I don't get and won't tolerate is when a business makes a mistake

and then tries to act like it was the consumers fault which is what Berlin City Kia

Once I informed Dedrick and the GENERAL MANAGER (who's name I can't remember now I have dealt with so many of them from Berlin) I was not signing the new loan because of the gross discrepancies, they tried to insinuate that I STOLE

car (HAHA) when I was the one who called them to let them know of the missing account information(which until I called they had NO IDEA ABOUT), they turned the situation around completely on me, saying that the bank wouldn't finance my original loan (which is a total crock because I applied for a auto loan at the SAME BANK with my co-signer independent of the dealership and got approved no problem, actually for a cheaper interest rate than what the dealer quoted me at the SAME BANK with the SAME INFORMATION AND CO-SIGNER, shady?). They are trying to tell me that MY income that wouldn't finance the car (this car I bought

was HALF of the price on a car I financed no problem in the past so I KNOW my income is not a problem, nor is my credit because my co-signer has FANTASTIC credit, so this was just another excuse from Berlin for dropping the ball and being

total scam). Okay so, here we are now in March when I drove the car off their lot January 2, 2018. I am getting sick of dealing with the dealership and their lies completely at this point so I explore my options and decide on taking out a loan through a credit union myself behind the dealers back, had my bank cut them a check for the total price of the car (a little more than eight thousand) which they naturally send a driver right away to come collect, the only thing I need from them is paperwork voiding ANY and ALL legal documents they have of mine, which we signed and got and MY SPARE SET OF KEYS! When I bought the car the little green tag on the keys (which I do still have and will attach pictures of) with the VTN of the car and all the info says that there are 2 sets of keys with the car. OF I AM STILL FIGHTING TO GET MY SPARE KEYS. AS I write this ungodly long letter, to you it is April 9, 2018 and I still don't have my spare set of keys from Berlin City Kia, which I requested from them the BEGINNING OF MARCH. When I contacted my salesman initially for the keys he told me (SHOCKER) 'they couldn't find them in the store so someone must have already sent them out to me.' okay, thats a total crock. How come a big corporation continuously looses important things like LOAN PAPERWORK and SPARE KEYS? I'm just mind blown by the whole situation and sick still dealing with it, as I just received my titled last week which has the ORIGINAL LEAN HOLDER FOR THE PAPERWORK THEY NEVER PROCESSED ON THE TITLE!!! So now, not only does Berlin City Kia have a check for the FULL PRICE of my car, they have their end but I don't have my spare set of keys. Why does a company need keys to a car they sold and have their money for? I don't owe them ANYTHING, I don't finance my car through them AT ALL and now it's no surprise that no one wants to respond to my texts or emails inquiring about spare set of keys. I just want my set of keys I am entitled to and know that some stranger in a shady corporation doesn't have access to my car, I don't see why they won't send me them if they have them and if they have misplaced them it's their own fault and owe me a spare set of keys. That's literally the only motive I have in email is getting my spare set of keys without having to pay \$500 out of my own pocket for keys that I are entitled to, that and letting someone who should know about scammer businesses know. It makes me wonder how many other people have blindly signed two or three loan contracts through Berlin at grossly altered rates. not sure what if anything can be done about me getting my spare keys at this point I don't know what else to do but reach out to outside sources about the problems because now that Berlin has their check for my car of course they can't be bothered

respond to me. Not saying I have been the easiest or best customer but I will say with

100% certainty that I was not rude or short with them until all the nonsense started

and they began treating me like I was an incompetent idiot who had no idea what she was doing. By their assumptions I am stupid it lost them thousands of dollars on my sale, my warranty and everything else extra they tried to charge me for because I ended up finding a cheaper rate with the same warranty through my credit union but I

still want my spare set of keys and just to be done with them! Since they are no longer responding to my inquiries about my spare set of keys I didn't know who else to contact. Thanks for your time.

Regards, <u>Victoria Tanner</u>