4890 US HWY 17-92 West Haines City, FL 33844

Phone: 863-956-4222 Fax:863-956-4000

Email: registration@caacfl.com Website: www.caacfl.com



Thank you for your interest in County Auto Auction of Central Florida

Our Wednesday night auction is held at 5:45 p.m.

There are 2 \$25.00 Early Bird Drawings. We have free food starting at 5:00 pm

Please call us for numbers before 12:00 noon of Tuesday.

Please call if you have any questions.

#### **APPLICATION CHECKLIST:**

□ Completed Application
☐ Copy of all Co. representatives' Drivers License or Valid ID
□ Copy of Surety Bond
□ Copy of Dealer's License
☐ Copy of Sales Tax Certificate (must be signed)
☐ Copy of a voided check from the Bank Account.

# County Auto Auction of Central Florida, LLC 4890 US Hwy 17-92 West

		Haines	City, FL 3384	14				
		DEALER REG	PICTOATIO	NI EOD	M			
	Name of Dealer:	DEALER REC	JISTRATIC	IN FUR	, IVI			
	Traine of Bealer.							
	Address:							
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	City:		State: _		Zip:			
	Phone:	Fax:		Email:				
	DUCINES INCODMATION							
	BUSINESS INFORMATION							
	Name of Dealership:(Check all that apply)							
	Individual	Partnership	Corporat	ion Incor	rporated in w	hat state?		
	Franchised	Used	Wholesa	ıle	Retail			
	Year Dealership was organized: Dea			License	No			
	Sales Tax Certificate Number:			Fax Nu	ımber:			
	Name:			Social	Security			
	Office Phone:			Cell Phone:				
	Home Address:			Home I	Phone:			
2	City:	St: Zi	p:			US Citizen		
alla Ollicers	Name:		<u> </u>	Social	Security			
5	Office Phone:			Cell Ph	none:			
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<b>\</b>	City:	St: Zi	p:			US Citizen		
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	City:	St: Zi	p:	_		US Citizen		
	CREDIT INFORMATION							
	Bank:		Address:					
	Account #:		Name of O	fficial:				
	REFERENCES:							
	Other Auction(s) You Atte	end:						
	, , ,							

4890 US Hwy 17-92 W Haines City, FL 33844 863-956-4222

State of Florida County of Polk

Notary Public



Limited Pow	er of Attorney and Indemnity Agreement
FLORIDA, LLC, and its designees papers and documents that may be rincluding without limitation, Certification disclosure statements, and such other to vehicles consigned by the underst. With reference to the odometer discondenter disclosure statement on be reading on the dashboard of each verient will indemnify and hold harm against reasonable attorney's fees, but the designees of the control	Dealer) do hereby duly appoint COUNTY AUTO AUCTION OF CENTRAL to act as our attorney in fact to sign and execute on behalf of client, all necessary pertaining to the sale and subsequent transfer of the vehicles, cates of Title and /or Registration of such vehicles, title transfers, odometer or documents as deemed necessary to convey purchases at auction, good title igned to Auction to be sold at Auction as required by Federal or State Law. losure statement, unless otherwise instructed by client, in executing the ehalf of client, Auction and/or its designees are directed to enter the mileage chicles true and correct to the best of Client's information and belief, and alless Auction and its designees acting pursuant to this Power of Attorney, wased upon or resulting from inaccuracy of the odometer reading on any prepared in connection with the sale at auction of any vehicle.
Dealer's behalf from time to time, de Central Florida, LLC., it affiliates, against any and all loss, damages, li arising from the transfer of ownersh Florida, LLC., or its employees or a document necessary to transfer own Central Florida, LLC., or its employ other document necessary to transfer Notwithstanding the foregoing, noth County Auto Auction of Central Florida, LI Auto Auction of Central Florida, LI	ning contained herein shall be construed to require Dealer to indemnify orida, LLC., from any gross negligence or willful misconduct of County LC., or its employees or agents.  Indicate the authorities of any state requested to process such transfer of
Print name of Dealer	
Signature	Print Name and Title of Person Signing
Verified by: Drivers License	Personally Known Other
Witness my hand and seal this	day of20 County of

(Seal)



#### **Request for Taxpayer Identification Number and Certification**

▶ Go to www.irs.gov/FormW9 for instructions and the latest information.

Give Form to the requester. Do not send to the IRS.

	1	Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.									
	2	Business name/disregarded entity name, if different from above									
page 3.	3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.				cert	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):					
s. Is on p		Individual/sole proprietor or C Corporation S Corporation Partnership single-member LLC	☐ Tru:	st/es	tate	Exer	npt pay	ee coc	le (if any)		
₽ĕ		Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partner	rship) ▶								
Print or type. Specific Instructions on page	Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that					004	Exemption from FATCA reporting code (if any)				
ciţi	_	is disregarded from the owner should check the appropriate box for the tax classification of its owr  Other (see instructions) ►	iei.			(Appli	es to acco	ounts mail	ntained outs	ide the L	J.S.)
Spe	5	Address (number, street, and apt. or suite no.) See instructions.	Request	er's r	name						
See (									,		
Ø	6 City, state, and ZIP code										
	7	List account number(s) here (optional)									
Pai	tΙ	Taxpayer Identification Number (TIN)									
		r TIN in the appropriate box. The TIN provided must match the name given on line 1 to av		Soc	ial se	curity	numbe	er			
		rithholding. For individuals, this is generally your social security number (SSN). However, f	or a								
		lien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other is your employer identification number (EIN). If you do not have a number, see <i>How to ge</i>	eta			-	1	-	-		
TIN, I				or							
Treter in the decedancie in there than one harne, eee the inciracione for line 1:7 too eee what raine and				r ident	r identification number				]		
Numb	er	To Give the Requester for guidelines on whose number to enter.									
Par	t II	Certification									
Unde	pe	nalties of perjury, I certify that:									
2. I ar Sei	n no vice	mber shown on this form is my correct taxpayer identification number (or I am waiting for ot subject to backup withholding because: (a) I am exempt from backup withholding, or (be (IRS) that I am subject to backup withholding as a result of a failure to report all interest ger subject to backup withholding; and	) I have r	ot b	een	notifie	d by t	he Inte			
3. I ar	n a	U.S. citizen or other U.S. person (defined below); and									

4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because

Sign Here	Signature of U.S. person ▶	Date ▶
acquisition	failed to report all interest and dividends on your tax return. For real estate transactions, ite in or abandonment of secured property, cancellation of debt, contributions to an individual reprinterest and dividends, you are not required to sign the certification, but you must provide	etirement arrangement (IRA), and generally, payments

#### **General Instructions**

Section references are to the Internal Revenue Code unless otherwise

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

#### **Purpose of Form**

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

• Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.

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#### **GUARANTEE**

In consideration of "Auction" allowing "Dealer" to buy and sell motor vehicles through "Auction", the undersigned, whether one or more, personally covenant, guarantee and warrant, that the title to each vehicle sold by "Dealer" through "Auction" will be free and clear of any encumbrances whatsoever. The undersigned, conditional agreement to reimburse "Auction" for any loss, damage, expense or cost, including, attorney's fees and costs incurred by "Auction" as a result of breach of the foregoing Warranty of Title as to any such motor vehicle.

The undersigned further guarantees full payment of any debts of "Dealer" to "Auction" including any checks or drafts issued by "Dealer" or any of "Dealer's" representatives, together with any loss or expense incurred by "Auction" in collecting or attempting to collect such debts, including attorney's fees and costs.

The undersigned acknowledges that "Auction" shall have the right to reverse any business transaction with "Dealer", to modify or release any and all collateral security, to extend or change time of payment and to settle or compromise with "Dealer" without notice to the undersigned and without discharging or affecting the liability of the undersigned hereunder. The guaranty is to be a continuing guaranty and the undersigned hereby waives notice of acceptance of this guaranty and presentment, demand, protest, and any notice of non-payment or dishonor. The undersigned shall be liable as principal debtor and not merely as sure and the bankruptcy or any assignment in favor of Creditors of "Dealer" shall not affect the enforceability of this agreement.

This instrument shall bind the respective Heirs, executors, administrators, and assigns of the undersigned and shall ensure to the benefit of "Auction" to successors, assigns and subrogates.

Where there is more than one signatory to this agreement, each signatory shall be jointly and severally liable under this agreement.

In witness whereof, the undersigned, 20	have hereunto set their hand and seal this day of
WITNESS	SIGNATURE
WITNESS	SIGNATURE
WITNESS	SIGNATURE

## County Auto Auction at of Central Florida, LLC 4890 US HWY 17-92 West

Haines City, FL 33844

Phone: 863-956-4222 Fax: 863-956-4000

Email: Registration@caacfl.com Website: www.caacfl.com



#### **BLANKET CERTIFICATE OF RESALE**

Sales Tax Certificate Number:
This is to certify that all material, merchandise or goods (including reconditioning of motor vehicles) purchased by the undersigned from or through County Auto Auction at Haines City after
Resale as tangible personal property
To be incorporated as a material or part of other tangible personal property to be produced for sale by manufacturing, assembling, processing or refining.
Other
This certificate shall be considered a part of each order, which we shall give. This certificate is to continue in Force and effect until revoked in writing. The undersigned is authorized to execute this document for the burchaser named below. Any purchase of reconditioning of a motor vehicle is to recondition the motor vehicle for resale by the purchaser named below who is registered with the Florida Department of Revenue as a dealer and is required to collect sales tax on retail sales of motor vehicles.
Purchaser
By:

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Email: Registration@caacfl.com
Website: www.caacfl.com

#### **AUTHORIZED REPRESENTATIVES**

Name of Dealership:	
sales, assignments of titles and warranties of titles	by and sell, to execute checks or drafts, to execute bills of on behalf of Dealer. The authority of the person(s) to act on d effect until terminated by the Dealer in writing to the cions made by such person(s).
Representative- Print	Signature
Cell Phone:	
Authorized to Sell Cars Authorized to Sign Checks Authorized to Buy Cars	Yes       No         Yes       No         Yes       No
Representative- Print Cell Phone:	Signature
Authorized to Sell Cars Authorized to Sign Checks Authorized to Buy Cars	YesNoYesNoYesNo
Representative- Print	Signature
Cell Phone:	
Authorized to Sell Cars Authorized to Sign Checks Authorized to Buy Cars	YesNoYesNoYesNo
Signed:	Date:

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## **Title Handling Method**

Dealershi	p Name:					
	oose from the list below, the title handling method that you want applied to titles for vehicles that you through our auction:					
	HOLD TITLES AT AUCTION					
	FEDERAL EXPRESS Your Account :					
	Regular Mail We will not be responsible for titles lost in transit Please note: there will be a \$150 duplicate title fee					
	Other- Please specify					
Speci	al Notes:					
Acknowledgement						
	Signature: Printed Name:					
	Date:					

#### **AUCTION POLICIES**

## County Auto Auction at of Central Florida, LLC

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**Sale:** Every Wednesday Evening 5:45pm

#### **GENERAL POLICIES**

- 1. You must be a licensed dealer, approved and registered at THIS auction before doing business.
- 2. All units purchased must paid for on the sale day.
- 3. All titles submitted by seller must be in seller's company name and completed. No Foreign Titles.
- 4. All titles must be in order and reassigned. Auction will not be responsible for titles mailed from or to the action. Buyer has their choice of alternative method at their own expense. Seller must warrant, represent, and guarantee that they have and will convey certificate to title valid in the state where the transaction will occur and clear of all liens. Seller will warrant and defend their title against all claims and demands of any persons whatsoever.
- 5. All transactions must be clear through the office and be paid for through the office.
- 6. Buyer is responsible for verifying serial number, model, year, and mileage reading on all purchases before bidding. Vehicles may not be arbitrated for clerical errors on registration window stickers or paperwork. No vehicle will be offered for sale without serial plate unless it is offered Bill of Sale Only; and it must be announced at the block.
- 7. Seller is responsible to ensure a vehicle is properly offered for sale on the block. Expenses incurred by the buyer are the responsibility of the seller if the vehicle is improperly offered for sale.
- 8. Buyers are warned not to make repairs on vehicles until the title is received, auction will not reimburse these costs.
- 9. The auction does not guarantee any factory or dealer warranty coverage issues on a vehicle sold or offered for sale.
- 10. The seller should correct any errors made by the auction as to announced "Conditions". The buyer should watch lights and listen to announced "Conditions". It is the buyer's responsibility to check the lights of screens for announcements.
- 11. All police cars, taxi cabs, municipal cars, fire vehicles, flood cars, salvage vehicles, reconstructed cars, motorcycles, boats, and trailers must be sold under the Red Light "As-Is" and as not subject to arbitration.
- 12. Cars selling for \$3000.00 or less, or with 75,000 miles are automatically "As-Is" and "Red Light".
- 13. The Auction does not guarantee the year of any house trailer, motor home, boat, boat, motor, antique, motorcycle, dune buggy, custom vehicle or motorcycle.
- 14. All RV's must have the title present and cleared with auction office prior to being registered for sale.
- 15. Motor Homes and custom vehicles must have the year of chassis and unit announced by seller on auction block,
- 16. Buyers are bound by "If" Sales" for 24 hours. Any "If Sale" accepted by the seller at the close of the next day is binding.
- 17. "OUTSIDE SALES" are strictly between the buyer and the seller and are not the responsibility of County Auto Auction. Any vehicle not sold on the auction block is automatically red light AS-IS, with no exceptions. All units sold or purchased on auction premises must be paid for thru the auction office. The Auction will not become involved in any arbitration procedures or be responsible for any defects on units sold outside of the sale.
- 18. Any unit with damaged or repaired frames must be announced as such unless sold under Red Light.
- 19. Any vehicle 10 years old or older is sold "RED LIGHT- AS IS. And is not subject to any arbitration for odometer problems or frame damage.
- 20. No vehicles may leave the Auction premises without a property stamped drive-out slip
- 21. The Auction will require a seller to take back a vehicle with a documented odometer rollback problem
- 22. Cars are left on the Auction premises at owner's request and risk. The Auction shall not be held responsible for loss or damage, even though the keys and car may be placed in the Auction's custody for services that are made available to customers on these terms
- 23. Buyer and seller agree to hold County Auto Auction at Haines City harmless. From any claim made against it or arising from transaction at this Auction
- 24. The Auction is not responsible for the actions or quality of services of the independent contractors on premises.
- 25. Non-functional air bags must be announced.

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## VEHICLE REGISTRATION PROCEDURES

#### TELEPHONE REGISTRATION

Reserve numbers will be assigned Tuesday afternoon. Dealers should call in for numbers between Thursday and Tuesday with run number requests for vehicles including vehicles left over from the previous auction week.

#### SALE DAY- WEDNESDAY

Vehicles should be on the auction property no later than 4 pm on auction day to be registered. Late arrivals will be renumbered and run at the end of the lane. Please have driver stay with unit until it is numbered and registered. Make sure driver knows the year, dealer number and dealer's company name for his unit.

#### **BUYERS**

Please examine all cars before bidding and be familiar with all announced conditions of the unit. Cars may not be test driven without a property stamped drive-out slip for release from the lot. Please examine the serial number plate, model, year, and the mileage reading before leaving the sale. Pay for each car separately the night of the sale. Vehicles are not arbitrable for clerical errors on stickers.

#### **SELLERS**

Have your units on auction property early on Wednesday morning avoiding the last-minute rush. Vehicles, which are unsafe to operate, will not be run through the auction lanes. Please represent your cars accurately. Please be sure each vehicle has enough gas to be test-driven and driven through the auction block. Dealers will be charged a fuel at a rate of \$6.00 per gallon at management's discretion. Please be sure to represent your cars accurately to avoid unnecessary problems.

#### FLOATS AND FLOORPLAN

Dealer purchasing vehicles with a "float" must still leave payment for those vehicles on the night of the sale. Buyers using floor plan must tell the office manager of this request the night of the sale. Sellers are allowed up to 30 days to produce a title after the float time has passed.

Signed:	<b>Date:</b>

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## **LIGHT SYSTEMS**

Green Light- "Sound"- Selling dealer declares that car is subject to all arbitration policies.

**Yellow Light-** "Caution" Selling dealer must announce any item not subject to arbitration, non-standard motors and transmission, and major exceptions to the original or advertised production specifications for items deleted or added. All other items not announced may be arbitrated.

**Red Light-** "As Is"- Sold with no arbitration. Unit is subject to all defects. All units sold for \$3000.00 or less become "As-Is" units. Vehicles sold under the red light are sold "As-Is" and carry no guarantee whatsoever except for odometer discrepancies. Any unit with an excess of 75,000 miles must be announced and sold "As-Is"

**Blue Light-** "No Title Present"- Assignable title does not accompany car. May require up to thirty (30) days for seller to produce title. Buyer is cautioned not to spend any money on unit (You will not be reimbursed); not to put excessive miles on unit; not to damage unit and not to sell unit until title is received. After the thirty (30) day period, it is the buyer's option to return the car or to wait a reasonable additional period for the title. If the title is not received by the auction within the 30-day period, special arrangement must be made with the auction before the unit is returned. The buyer must notify the auction twenty-four (24) hours prior to the return of the unit to give the Seller a last opportunity to produce the title.

White Light- Over 100,000 miles, TMU OR Exempt on mileage.

#### **TITLE POLICIES**

IF a title is not produced within 30 days or more (after the "float" has ended on eligible vehicles), the buyer has the right to physically return the vehicle after sufficient notice is given to the auction (at least 24 hours on business days). The seller will be notified and given one last chance to produce the title and keep the sale together. If a seller cannot produce a title within the allotted time, they are responsible for paying both buyer and seller fees, reasonable transportation costs to the auction and/or buyer as well as taking the vehicle back. Buyers must return the vehicle in the same or better condition than it was at the time leaving the auction property and are subject to a charge of \$.50/mile on the vehicle odometer, over 100 miles, added from the time of auction sale.

Signed:	Date:	

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#### **ARBITRATION POLICY**

## Subject to Arbitration-Unless Otherwise Announced Any unit over 75k miles or sold for \$3000 or less is AS-IS

- A. Current Year Models Only- visible defects, defective windshields, paint work (except minor brush touch up) and bodywork must be announced.
- B. Frame damage or frame repairs must be announced. Vehicles with Frame damage or frame repair must be returned to the Auction within 7 days after purchase (excluding Red Light vehicle, in which case the vehicle is sold "As-Is"). The auction must inspect the vehicle before voiding any transactions. Vehicles found to have no frame damage will be subject to Frame Inspection Fee as determined by auction management.
- C. **Drive Train Defects**-Any Drive-Train defects that exceed \$500 to repair, as judged by auction mechanic, is subject to arbitration if sold on Green Light. Limited to Motor, Transmission, Rear End, and Clutch.
- D. Catalytic Converters and/or Gas Tank Filler Restrictors removed from vehicles originally so equipped Must be announced.
- E. Diesels- Diesel engine and diesel conversions must be announced and will run red light.
- F. **Air Bags** Seller must announce absent or non-functioning air bags. This does not include ABS light itself.
- G. **No Arbitration- The following are not subject to arbitration:** Air Conditioning, Power Accessories, Computer Control Unit, Radios, Navigation Units, Cruise Control, Front Ends. Vehicles are not arbitrable for clerical errors on run stickers.

Arbitration may only be accepted by Auction Management.

Arbitration may take up to the following Friday at 1 pm to Resolve.

Vehicles arbitrated and found to be non-arbitrable will be subject to a \$100 Arbitration Fee.

The Arbitration Mechanic will inspect only the defects on the arbitration form. Each vehicle is allowed one change at mechanical arbitration.

If a price adjustment is made, the vehicle becomes AS-IS.

#### ARBITRATION IS THE NIGHT OF THE SALE ONLY!

Signed:	Date:
51511eu:	

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### **ODOMETER POLICY**

Seller must announce from auction block at the time of sale if odometer is not working properly or if he has any knowledge that mileage on vehicle is different than mileage on odometer and/or if vehicles is more than 100,000 miles.

In order to protect our customers from buying vehicles with tampered odometers, County Auto Auction of Central Florida will do the following:

- 1. Suspend any dealer guilty of selling cars with tampered odometers with knowledge.
- 2. Any dealer either guilty or innocent who sells a car where odometer tampering can be confirmed will be required to repurchase the vehicle and reimburse the buyer for reasonable transportation expenses, along with paying a penalty of \$200.00 which will be given to the buyer to defray other expenses such as inconvenience, etc.
- 3. Check all titles closely for alterations or erasures, and if we feel an altered title was knowingly presented to us for processing, will suspend the dealer from doing business at our auction.
- 4. Because vehicles sold at County Auto Auction at Haines City are often purchased by out of-state dealers, or resold to out-of-state dealers, any titles or supporting documents, which contain erasures, or alterations, which pertain to odometer readings, will not be accepted, or presented by County Auto Auction of Central Florida.
- 5. Also, vehicles sold "TRUE MILEAGE UNKNOWN" must be announced at the time of sale. These units must be sold under the "Caution Light"
- 6. Seller must announce if odometer is broken or inaccurate or more than 100,000 miles under Red Light. Any irregularity in odometer must be brought to the attention of the Auction management on the day of sale. Continuous odometer problems will result in suspension of trading privileges at County Auto of Central Florida.

All dealers trading at this Auction are hereby advised of these policies on any transaction by any dealer from this day forward. It will be assumed that you agree to be bound by the above policies.

Signed:	Date:	
9		

# COUNTY AUTO AUCTION OF CENTRAL FLORIDA

4890 U.S. Hwy. 17-92 W. • Haines City, FL 33844 Phone: (863) 956-4222 • Fax: (863) 956-4000

## **BUY AND SELL FEE SCHEDULE**

\$	0	то	399	\$	185.00		
~	400	то	999	~	195.00		
	1,000	ТО	1,499		255.00		
	1,500	ТО	1,999		310.00		
	2,000	ТО	2,999		330.00		
	3,000	TO	3,999		340.00		
	4,000	ТО	4,999		375.00		
	5,000	ТО	5,999		385.00		
	6,000	ТО	6,999		395.00		
	7,000	ТО	7,999		405.00		
	8,000	ТО	8,999		415.00		
	9,000	ТО	9,999		425.00		
1	0,000	ТО	10,999		435.00		
1	1,000	ТО	11,999		450.00		
1	2,000	ТО	12,999		460.00		
1	3,000	ТО	13,999		470.00		
1	4,000	ТО	14,999		480.00		
1	5,000	ТО	16,999		490.00		
1	7,000	ТО	19,999		510.00		
2	0,000	ТО	34,999		530.00		
35K & Over 1.6%							

35K & Over 1.6%

No Title Fee: \$25.00

Charged the 1st Tuesday after sale

No Sale Fee: \$0

## **Returned Check Fee:**

The maximum allowed by Florida State Law

Unpaid Purchases: \$25.00 Per Day If not paid within 24 hours of sale

Sale Every Wednesday at 5:35 P.M.

**EFFECTIVE SEPTEMBER 14, 2022**