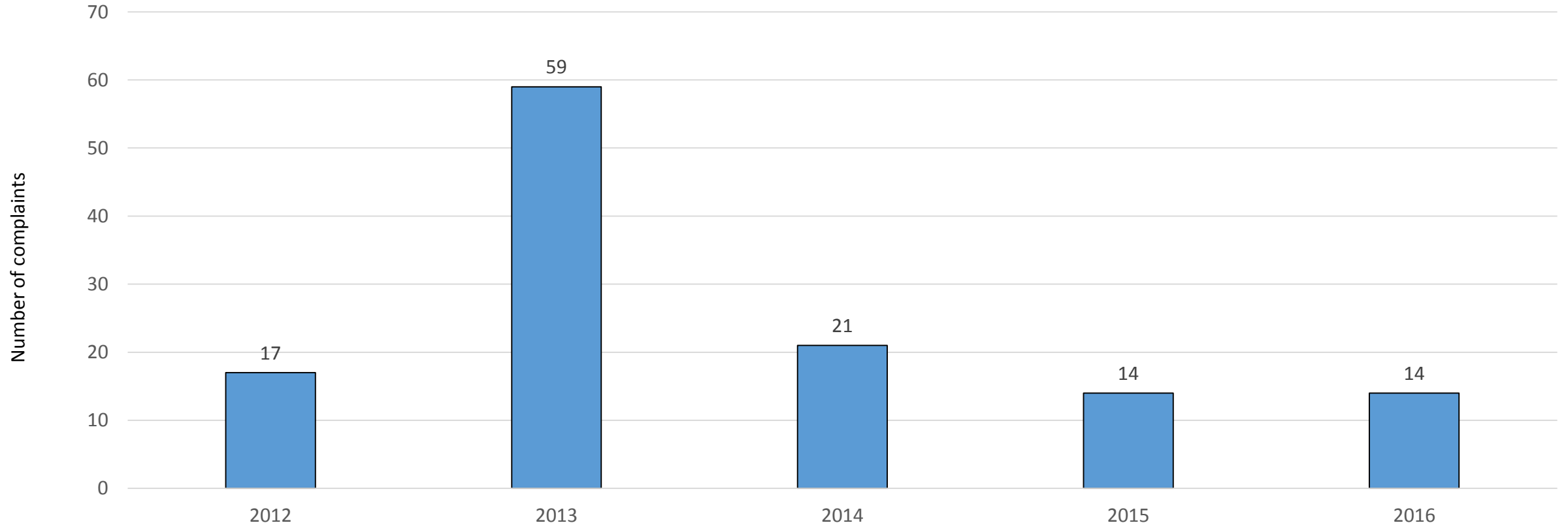
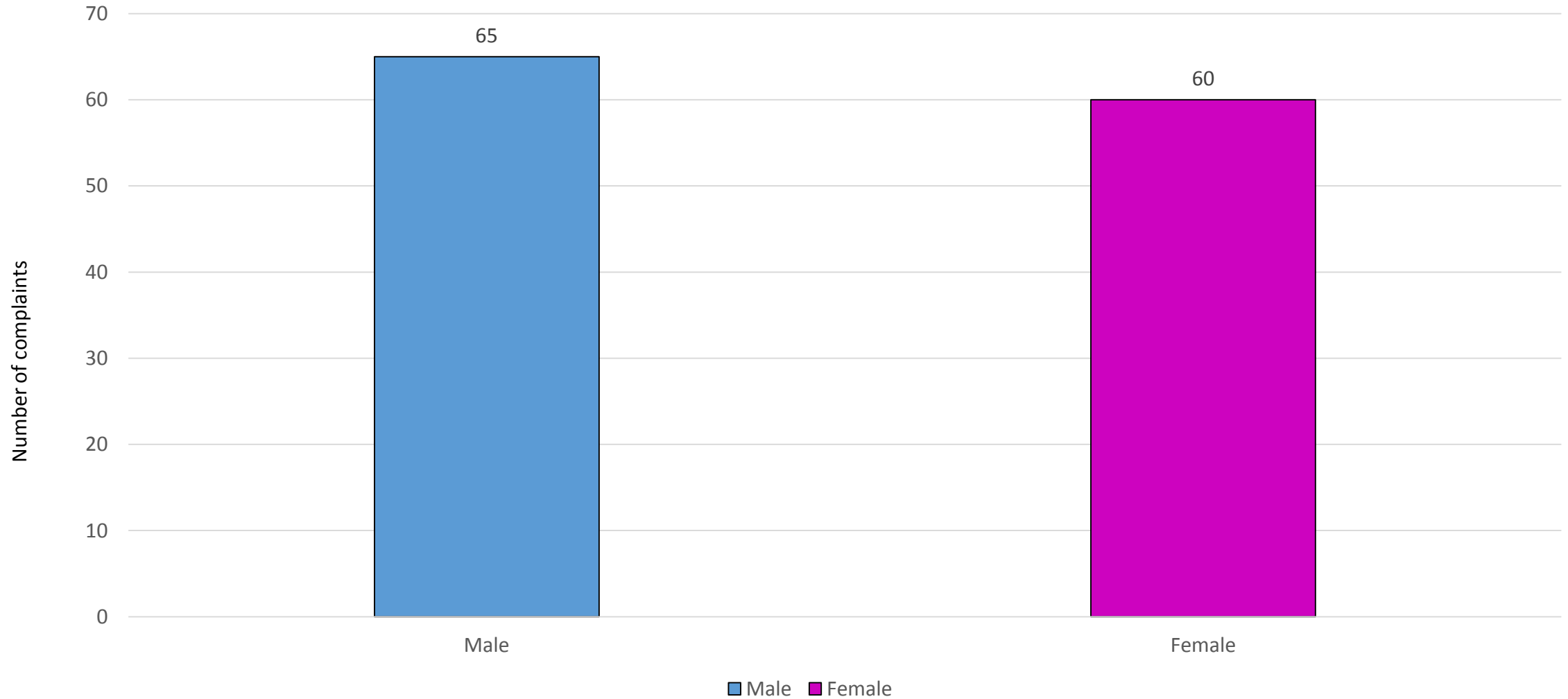


Auto Cases by Year



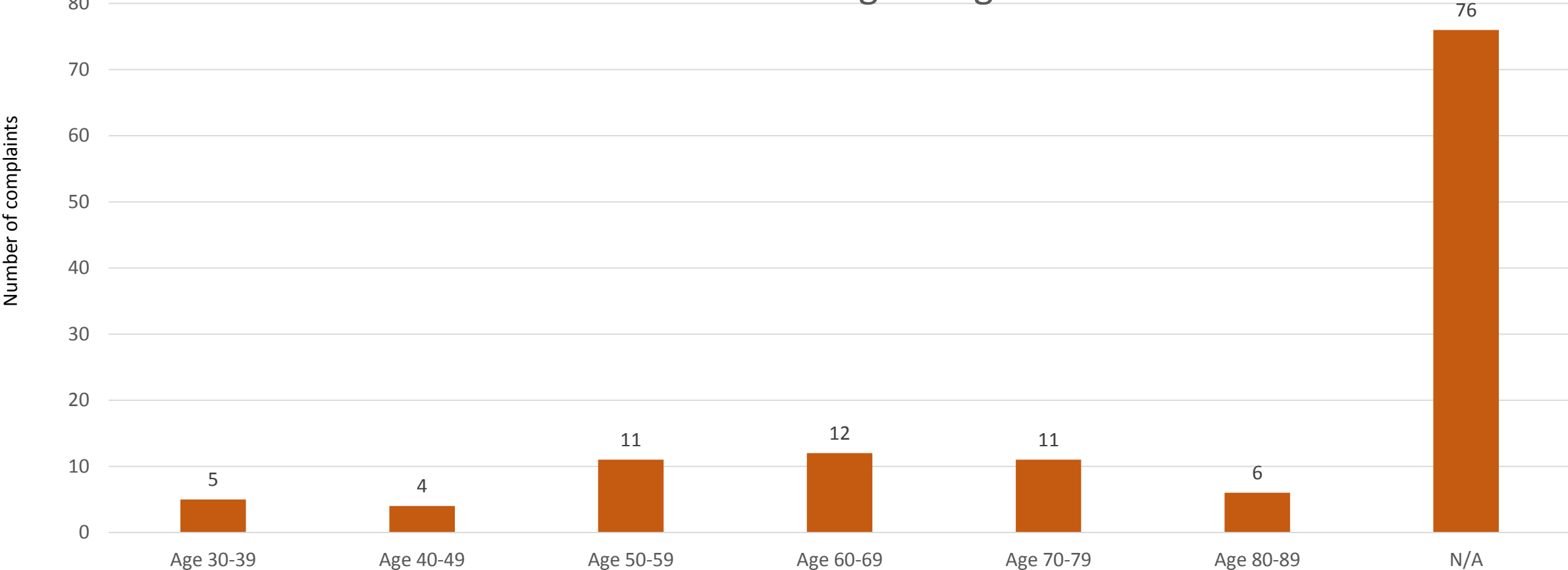
Beginning in 2012 through 2016, the Office of the Navajo Nation Human Rights (“Office”) collected data from individual complaints filed by Navajo citizens regarding their vehicle purchase. The total number of auto complaints filed between 2012 and 2016 is 125. This graph shows the number of auto complaints filed with the Office in a given year. For example, in 2012, the Office received 17 auto complaints compared to 59 auto complaints received in 2013. In 2014, the total number of auto complaints filed with the Office numbered 21 compared to a lesser amount of 14 auto complaints filed in 2015 and 2016 respectively.

Gender



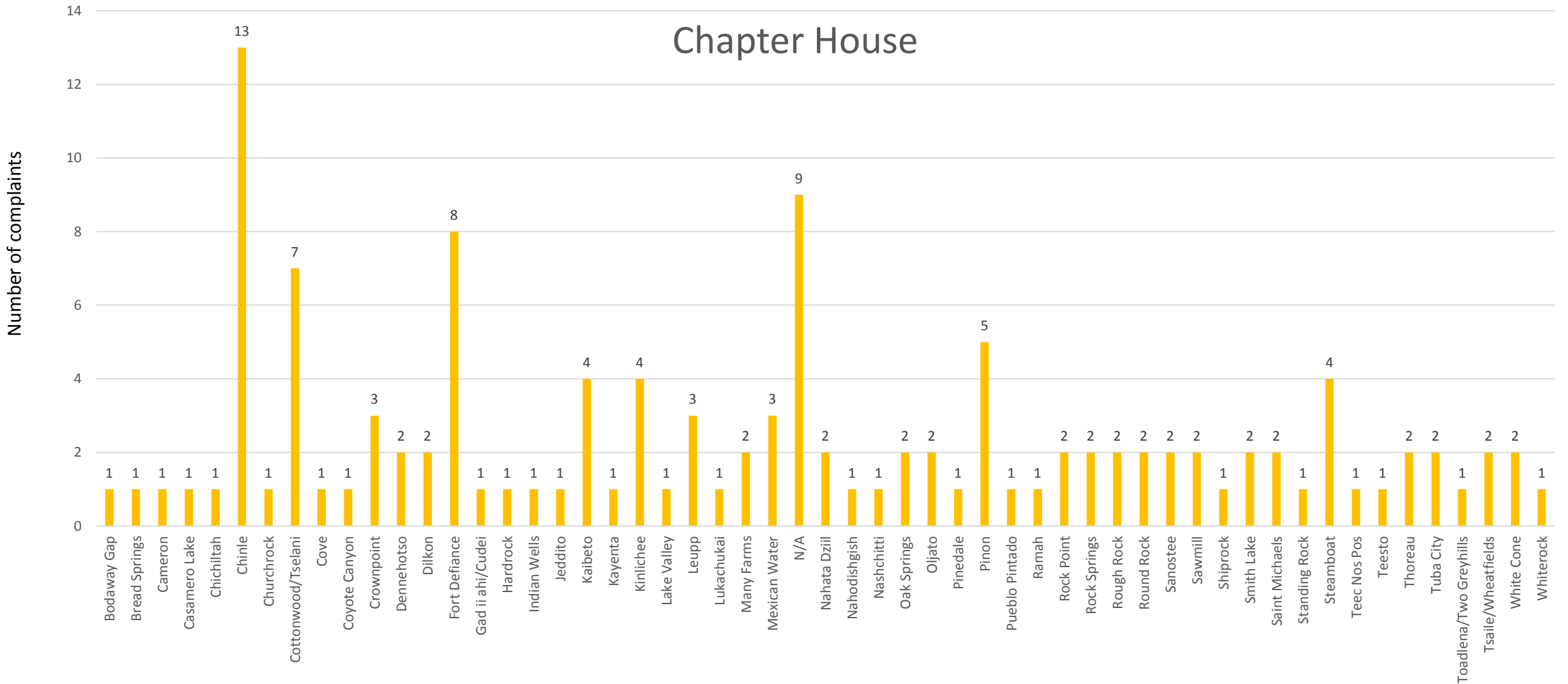
This chart shows the number of auto complaints filed by gender between the years of 2012 and 2016. For example, of the 125 auto complaints filed, 65 complaints were filed by Navajo men while 60 complaints were filed by Navajo women.

Auto Client Age Range



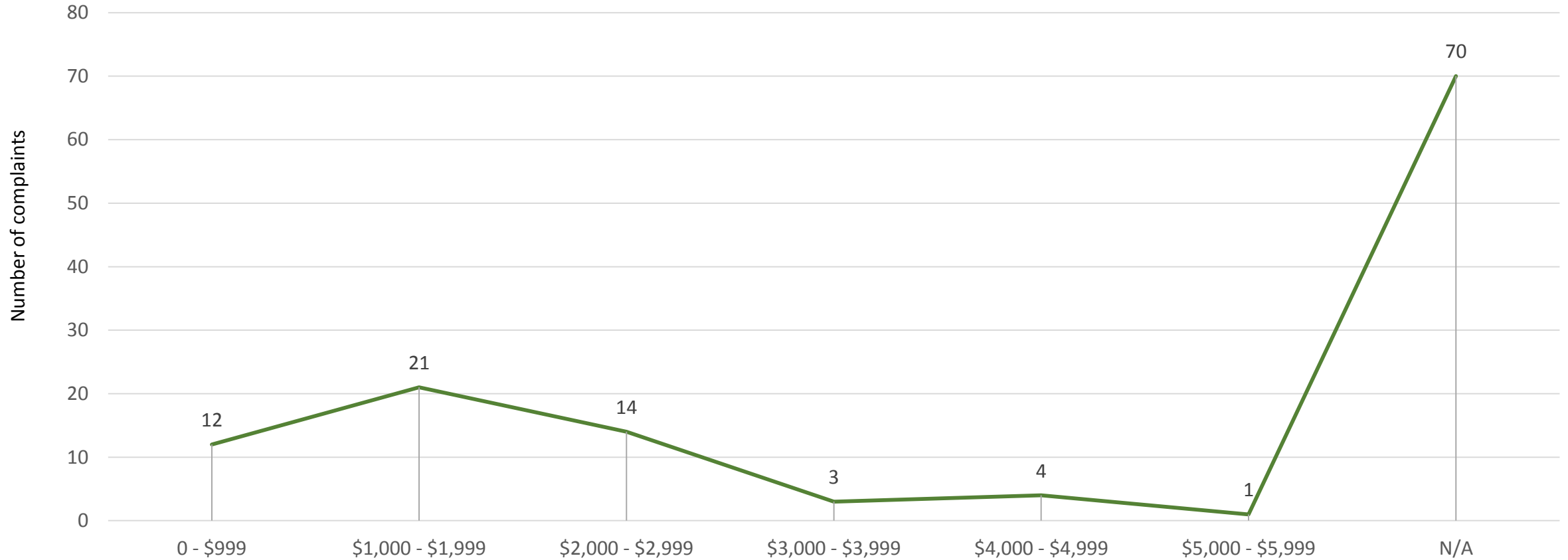
This chart shows the breakdown of the 125 auto complaints filed with the Office based on age. For example, the Office received 5 auto complaints from Navajo citizens between the ages of 30-39 years old; 4 complaints from Navajo citizens between the ages of 40-49 years old; 11 auto complaints from Navajo citizens between the ages of 50-59 and 70-79 years old, respectively; 12 auto complaints from Navajo citizens between the ages of 60-69 years old; 6 auto complaints from Navajo citizens between the ages of 80-89 years old; and 76 auto complaints from Navajo citizens whose age is unknown.

Chapter House



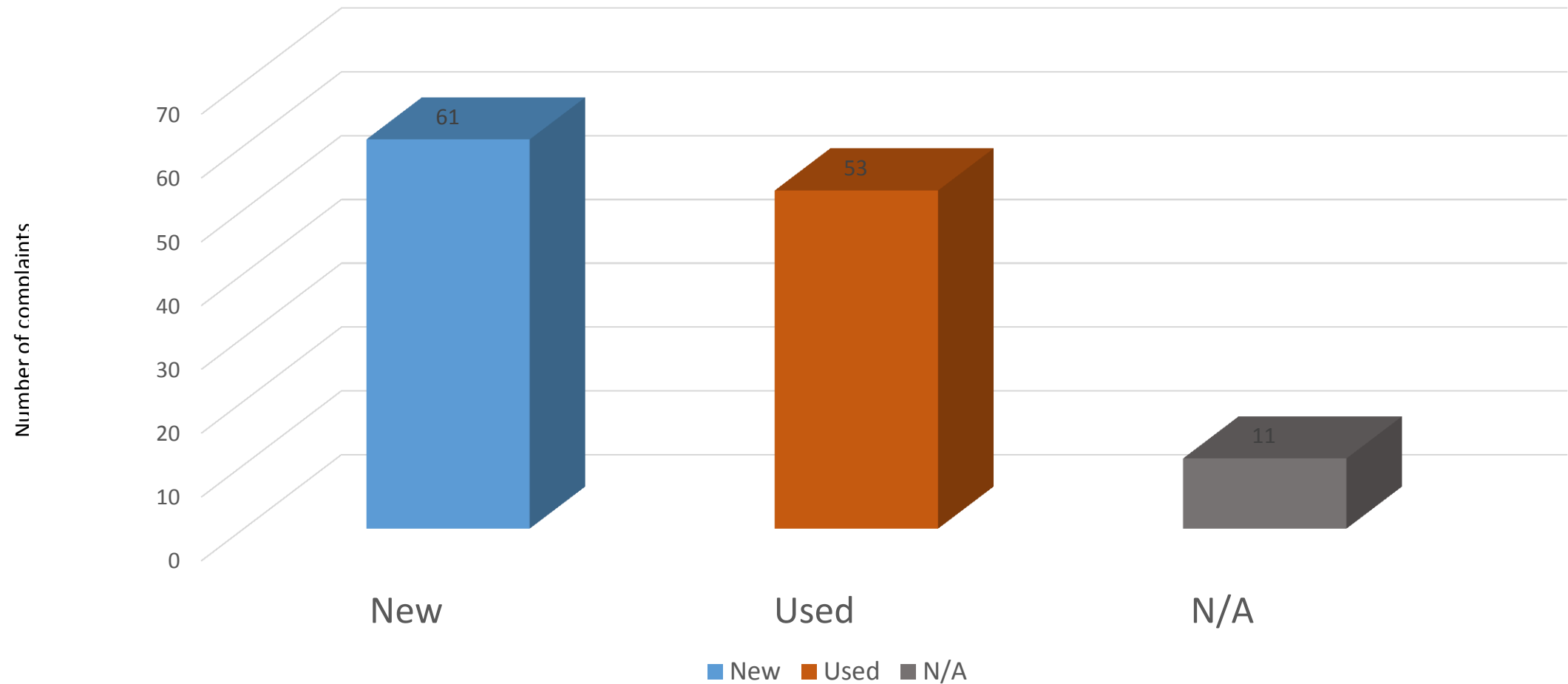
This table shows the number of auto complaints filed by Chapter affiliation. For example, of the 125 auto complaints filed, the highest number of 13 auto complaints were filed by Navajo citizens who were community members of the Chinle Chapter. Nine auto complaints did not indicate a chapter affiliation. The Fort Defiance Chapter had the next highest number of 8 auto complaints filed by its community members. The Cottonwood/Tselani Chapter had 7 of its community members who filed auto complaints with the Office. Five auto complaints originated by community members of Pinon Chapter. The Kaibeto, Kinlichee and Steamboat Chapters each respectively had 4 auto complaints filed while the Crownpoint, Leupp and Mexican Water Chapters each had 3 auto complaints filed with the Office. The following chapters had two auto complaints apiece that were filed: Dennehotso, Dilkon, Many Farms, Nahata Dzil, Oak Springs, Oljato, Rock Point, Rock Springs, Rough Rock, Round Rock, Sanostee, Sawmill, Smith Lake, Saint Michaels, Thoreau, Tuba City, Tsaile/Wheatfields and White Cone. The remaining chapters had one auto complaint apiece that were filed: Bodaway Gap, Bread Springs, Cameron, Casamero Lake, Chichiltah, Churchrock, Cove, Coyote Canyon, Gad ii ah/Cudei, Hardrock, Indian Wells, Jeddito, Kayenta, Lake Valley, Lukachukai, Nahodishgish, Nashchitti, Pinedale, Pueblo Pintado, Ramah, Shiprock, Standing Rock, Teec Nos Pos, Teesto, Toadlena/Two Greyhills and Whiterock.

Income Range

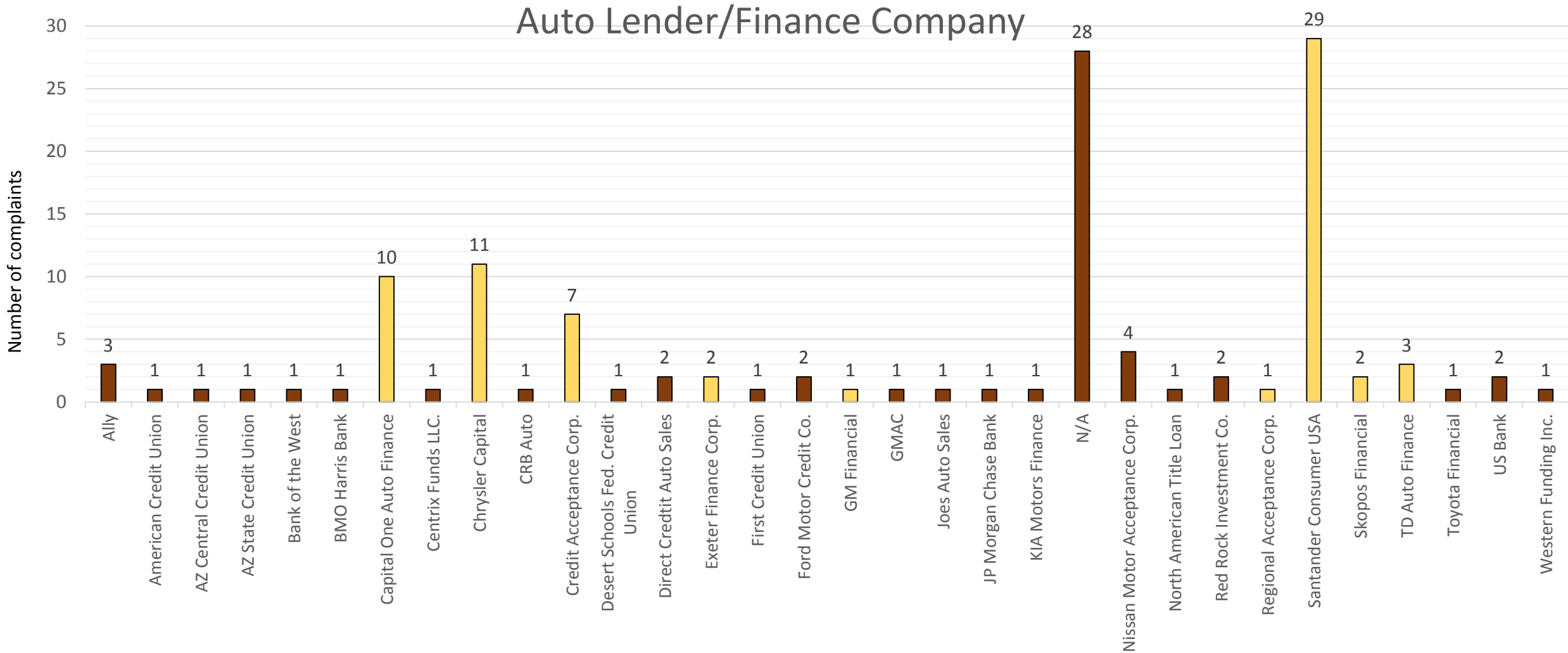


This table describes the income range of the 125 Navajo citizens who filed auto complaints with the Office. For example, 12 auto complaints indicated a monthly income between \$0 - \$999.00. Twenty-one (21) auto complaints list a monthly income range of \$1,000 - \$1,999 compared to 14 auto complaints that specify a monthly income range of \$2,000 - \$2,999. Three auto complaints showed a monthly income of \$3,000 - \$3,999 and another 4 auto complaints recorded a monthly income of \$4,000 - \$4,999. Only one auto complaint listed a monthly income of \$5,000 - \$5,999. And, the majority or 70 auto complaints did not share information regarding their monthly income.

Vehicle Type

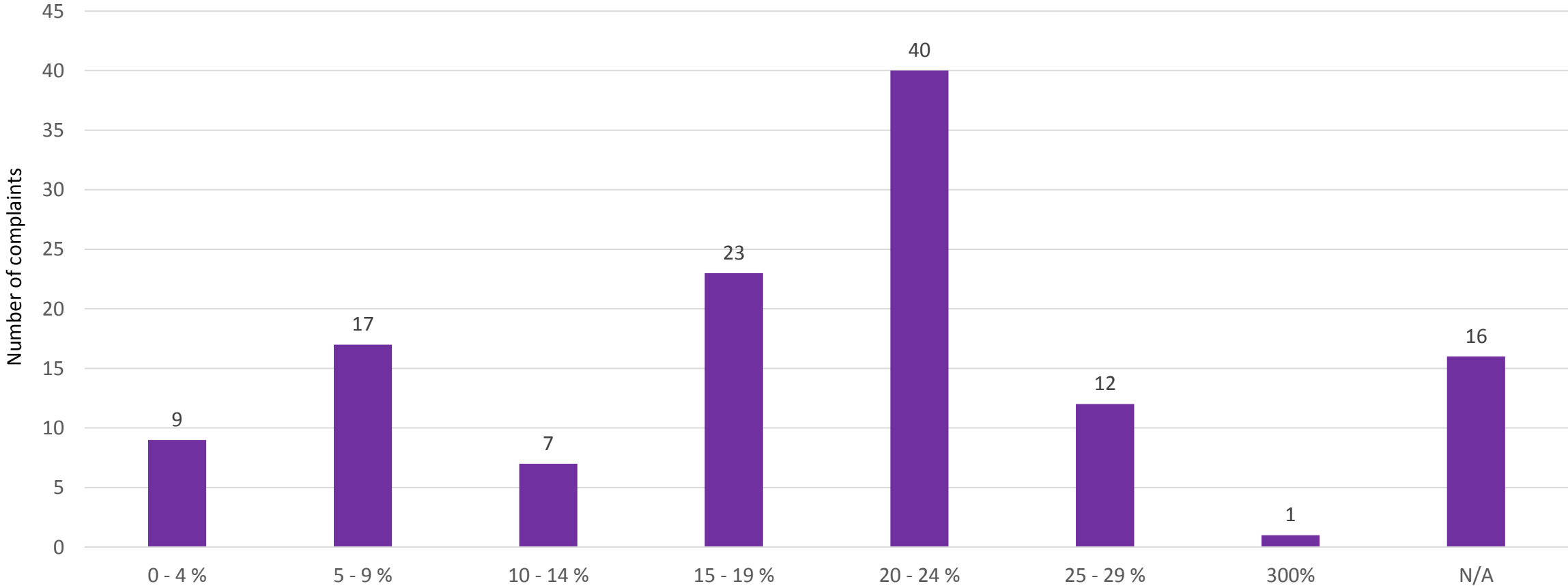


This table shows the vehicle type in which Navajo citizens had concerns with in filing their complaints. For example, of the 125 complaints filed, 61 auto complaints had shown that “New” vehicles was the concern while 53 auto complaints had shown “Used” vehicles was the problem. The remaining 11 auto complaints did not prove the vehicle type due to not having the required documents.



This graph shows the breakdown of the Finance Company who have been identified in the 125 auto complaints as being problematic. For example, the highest number or 29 auto complaints list Santander Consumer USA as being a problematic Auto Lender. The next highest category is “Non-Applicable” with 28 auto complaints filed without identifying the auto lender due to not having the required documents to substantiate the auto lender. The third highest category is Chrysler Capital with 11 auto complaints followed by Capital One Auto Finance with 10 auto complaints. The Credit Acceptance Corporation is the fifth highest category with 7 auto complaints that claimed it to be an issue. The Nissan Motor Acceptance Corporation had 4 auto complaints filed with the Office while Ally and TD Auto Finance each had 3 auto complaints identifying them as a concern. The following auto lenders each had 2 auto complaints filed: Direct Credit Auto Sales, Exeter Finance Corporation, Ford Motor Credit Company, Red Rock Investment Company, Skopos Financial and U.S. Bank. Finally, the remaining auto lenders respectively had one auto complaint filed: American Credit Union, Arizona Central Credit Union, Arizona State Credit Union, Bank of the West, BMO Harris Bank, Centrix Funds LLC, CRB Auto, Desert Schools Federal Credit Union, First Credit Union, GM Financial, GMAC, Joe’s Auto Sales, JP Morgan Chase Bank, KIA Motors Finance, North American Title Loan, Regional Acceptance Corporation, Toyota Financial, and Western Funding Incorporation. **NOTE: The highlighted bars in Yellow represent Subprime Loan. For example, Capital One Auto Finance is a subprime loan. The definition of a subprime loan is located on the last glossary page of this report.**

Annual Percentage Rate



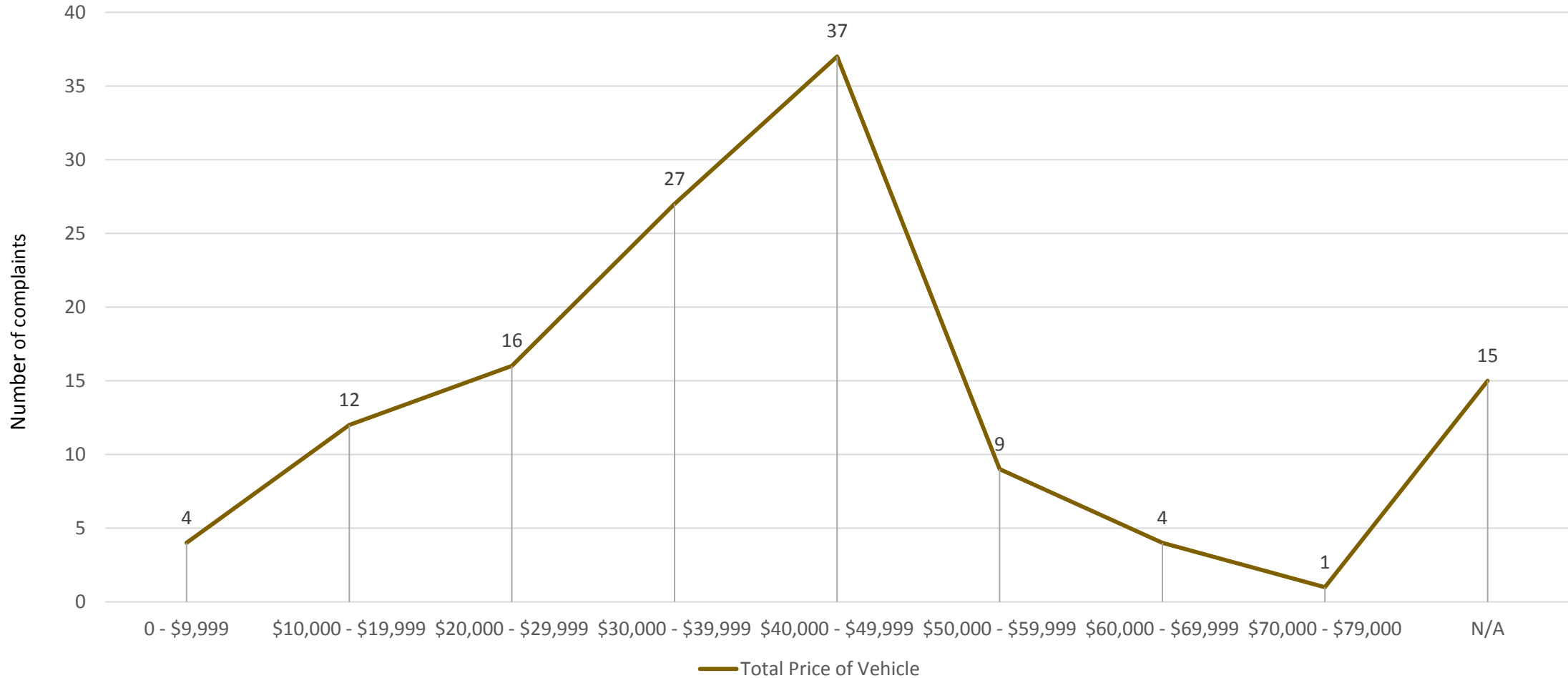
This graph describes the Annual Percentage Rate (“APR”) provided by the 125 Navajo citizens who filed an auto complaint with the Office. For example, the 20-24% APR category had the highest number of 40 complaints that showed a serious concern regarding affordability and low credit scores. The next highest category is the 15-19% APR which had 23 auto complaints followed by the 5-9% APR category with 17 auto complaints. The “Not Applicable” (N/A) category had 16 auto complaints that did not provide their APR information. Twelve auto complaints in the 25-29% APR category showed an extreme concern of affordability issues. The 0-4% APR category had 9 auto complaints while the 10-14% had 7 auto complaints. The last category is the 300% APR which had one auto complaint that resulted from a Title Loan. According to the Federal Trade Commission website: www.consumer.ftc.gov, a Title Loan is “a small, short-term, high rate loan that uses the clear title on your vehicle as a collateral.” Generally, the higher the APR, the more finance charge will be assessed into a Retail Installment Sales Contract. *NOTE: The Annual Percentage Rate is the cost of your credit as a yearly rate. The APR can be located in the Federal Truth-In-Lending Disclosures on the Retail Installment Sale Contract.*

Finance Charge



The chart shows the Finance Charge in dollar amount that were discovered in the 125 auto complaints filed by Navajo citizens. For example, in the first category of \$0 – \$4,999, there were 14 auto complaints filed. In the next category of \$5,000 - \$9,999, there were 15 auto complaints filed followed by 19 auto complaints in the \$10,000 - \$14,999 category. In the fourth category of \$15,000 - \$19,999, 26 auto complaints were filed. Twelve auto complaints were recorded in the \$20,000 - \$24,999 category while only 1 auto complaint was filed in the \$25,000 - \$29,999. The category with the highest amount of \$30,000 - \$39,999 had two complaints filed. The last category of “Not Applicable” (N/A) had 36 auto complaints that did not provide the finance charge. *NOTE: The Finance Charge is the dollar amount the credit will cost you, the Buyer. The Finance Charge can be found in the Federal Truth-In-Lending Disclosures on the Retail Installment Sale Contract.*

Total Sale Price of Vehicle



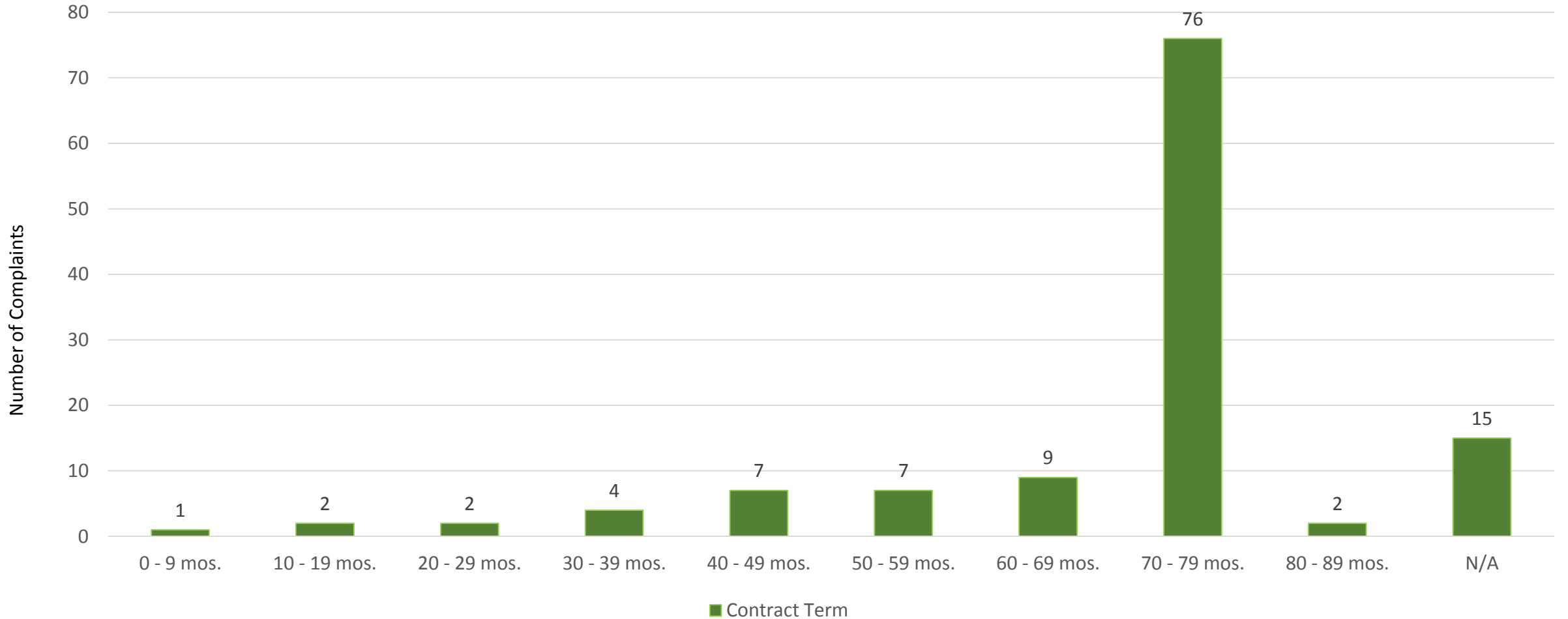
This table shows the Total Sale Price of Vehicle as noted in the 125 auto complaints filed by Navajo citizens. For instance, 4 auto complaints listed the total sale price of their vehicle between \$0 - \$9,999. Twelve auto complaints recorded the total sale price of their vehicle between \$10,000 - \$19,999. Sixteen auto complaints indicated the total sale price of their vehicle between \$20,000 - \$29,999 while 27 complaints showed \$30,000 - \$39,999. The \$40,000 - \$49,999 category had the highest number of 37 complaints. Nine complaints showed the total sale price of their vehicle between \$50,000 - \$59,999; whereas, 4 complaints recorded \$60,000 - \$69,999 as the total sale price of their vehicle. One auto complaint listed the total sale price of their vehicle between \$70,000 - \$79,999. Lastly, the non-applicable category showed 15 auto complaints did not show the total sale price of their vehicle due to not having the available documents. **NOTE:** *The Total Sale Price of the Vehicle is the combined estimate of the Finance Charge (The dollar amount the credit will cost you), the Amount Financed (The amount of credit provided to you or on your behalf) and the down payment, if applicable. The Total Sale Price is part of the Federal Truth-In-Lending Disclosures located on the Retail Installment Sale Contract.*

Monthly Vehicle Payments



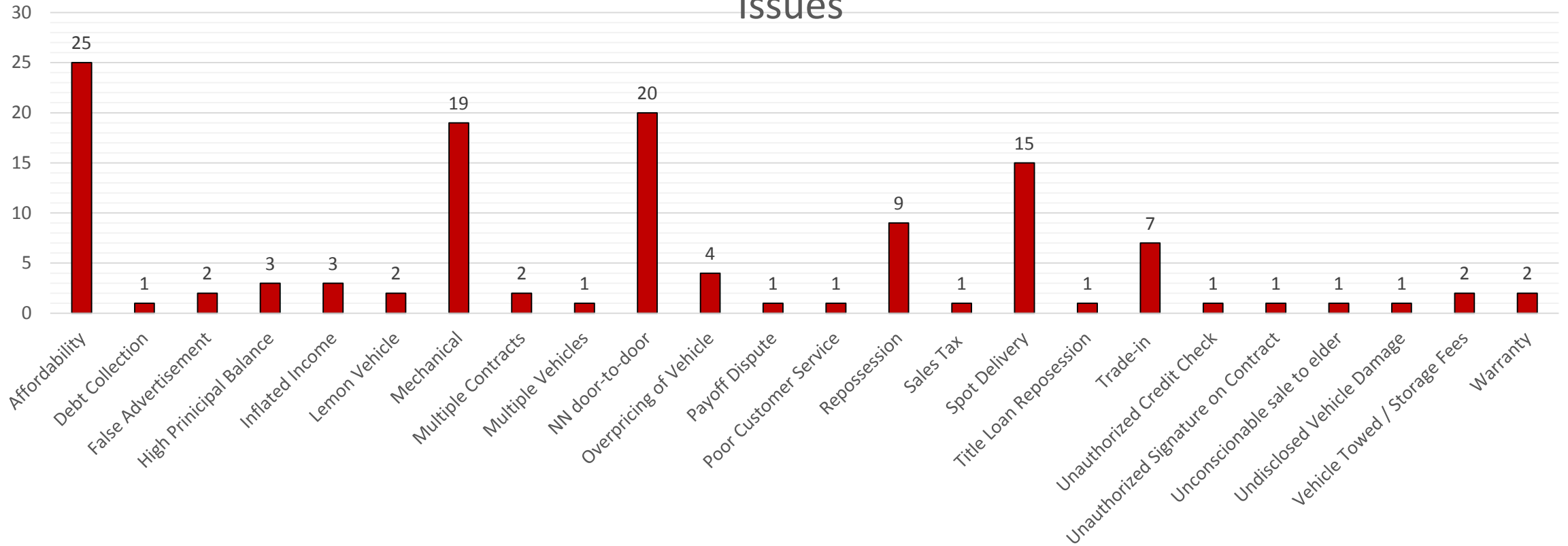
This diagram shows the Monthly Vehicle Payments as reported by the 125 Navajo citizens who filed an auto complaint with the Office. For example, 53 is the highest number of auto complaints that showed a monthly vehicle payment between \$400 - \$599. The second highest is 27 auto complaints which showed a monthly vehicle payment between \$200 - \$399 while the third highest is 24 auto complaints recorded their monthly vehicle payment between \$600 - \$799. Fifteen auto complaints did not provide their monthly vehicle payment. Four auto complaints listed their monthly vehicle payment between \$800 - \$999. Last of all, one auto complaint each showed a monthly vehicle payment between \$0 - \$199 and above \$1,000. *NOTE: The Monthly Vehicle Payments is part of the Federal Truth-In-Lending Disclosures located on the Retail Installment Sale Contract.*

Contract Term



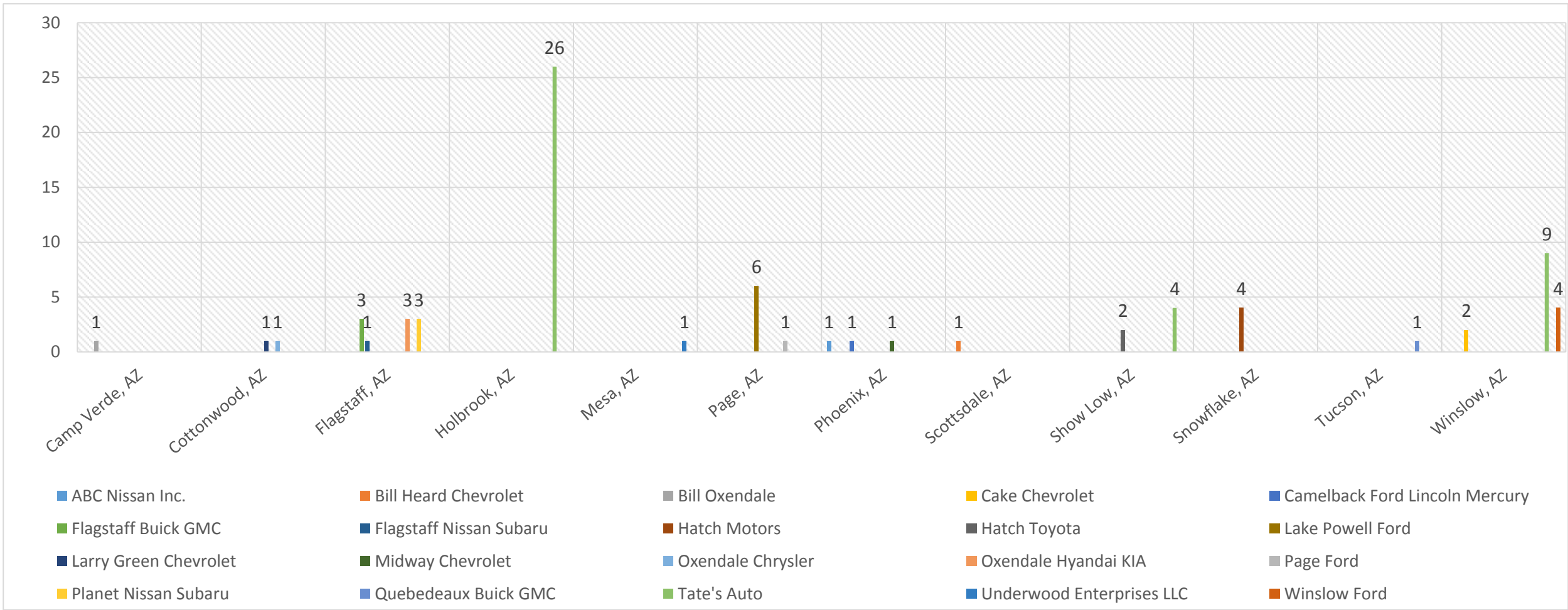
This spreadsheet describes the Contract Term or in other words, the Number of Payments in which Navajo citizens have reported in their auto complaints. For instance, a majority of 76 auto complaints listed their Contract Term between 70 – 79 months. Fifteen auto complaints did not have their contract term. Nine auto complaints pointed out that their contract term was between 60 – 69 months while the categories 40 – 49 months and 50 – 59 months each had seven auto complaints. Four complaints recorded their contract term between 30 – 39 months. Both categories of 10 -19 months and 20 – 29 months each had two complaints. Finally, only one auto complaint showed a contract term of 0 – 9 months.

Issues



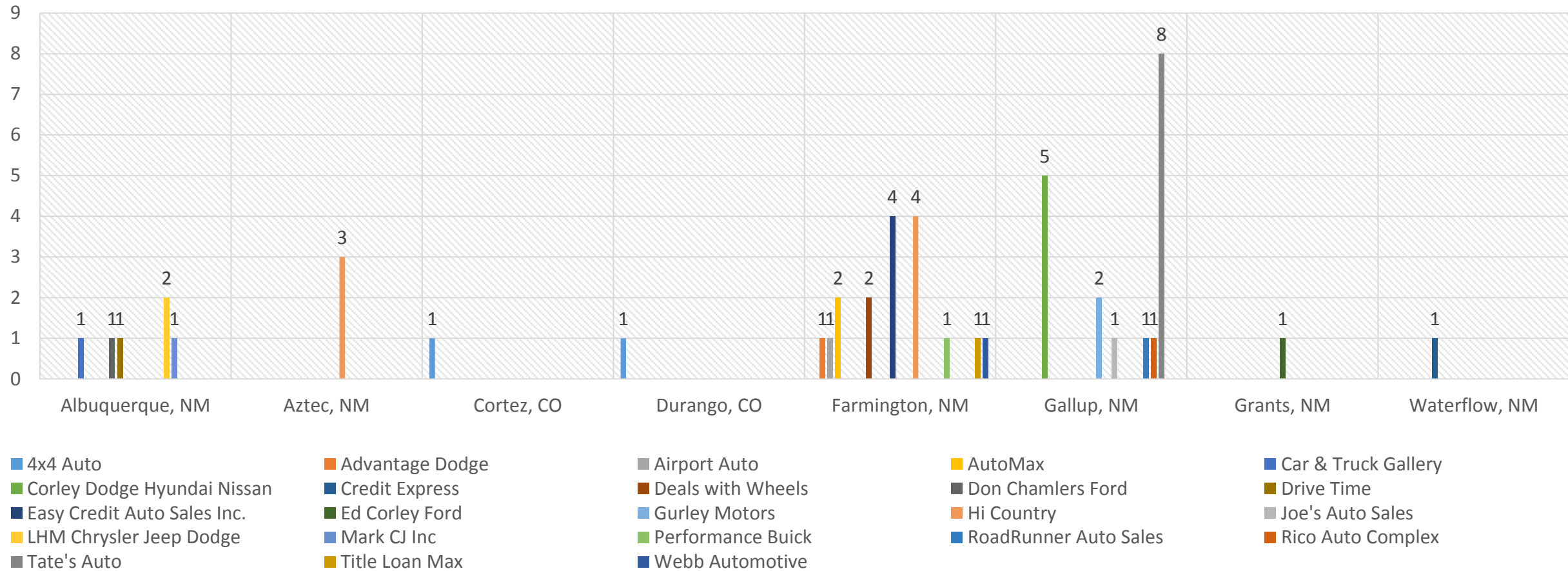
This next graph describes the issues identified in the 125 auto complaints filed with the Office. For example, 25 auto complaints identified **Affordability** as a major concern among the Navajo citizens. The 2nd concern is the issue of **Navajo Nation Door-to-door** sale with 20 auto complaints. The Navajo Nation Door-to-door sale involves the automobile dealer soliciting for business on the Navajo Nation. The 3rd concern is **Mechanical** issues with 19 auto complaints. **Spot Delivery** is the 4th concern with 15 auto complaints. Spot Delivery occurs when the automobile dealer sells a vehicle without the final approval from the Bank/Lender. **Repossession** is the 5th worrisome issue with 9 complaints. Following repossession is the issue of **Trade-in** with 7 complaints. The 7th troubling issue is the **Overpricing** of a vehicle. The next concerns are the **High Principal Balance** and **Inflated Income** in which each had 3 complaints filed respectively. The following categories of concerns each had 2 complaints filed by Navajo citizens: **False Advertisement, Lemon Vehicle, Multiple Sale Contracts, Vehicle Towed/Storage Fees and Warranty**. Lastly, the next categories of issues had 1 complaint apiece that was filed by Navajo citizens who thought it to be bothersome. These categories are **Debt Collection, Multiple Vehicles, Payoff Dispute, Poor Customer Service, Sales Tax, Title Loan Repossession, Unauthorized Credit Check, Unauthorized Signature on Sale Contract, Unconscionable Sale to Elder, and Undisclosed Vehicle Damage**.

Arizona - Predatory Auto Sale by Dealership & Location 2012 - 2016



The graph shows the name and location of the 20 Arizona Automobile Dealers in which predatory sales is a concern. For example, the following automobile dealers each had one complaint filed: Bill Oxendale, Camp Verde, AZ; Larry Green Chevrolet and Oxendale Chrysler in Cottonwood, AZ; Flagstaff Nissan Subaru in Flagstaff, Arizona; Underwood Enterprise LLC in Mesa, AZ; Page Ford in Page, AZ; ABC Nissan, Midway Chevrolet and Camelback Ford Lincoln Mercury in Phoenix, AZ; Bill Heard Chevrolet in Scottsdale, AZ; and Quebedeaux Buick GMC in Tucson, AZ. The next two automobile dealers had two complaints apiece that were filed against them: Hatch Toyota in Show Low, AZ and Cake Chevrolet in Winslow, AZ. The automobile dealers located in Flagstaff, AZ each had three complaints filed include Flagstaff Buick, Oxendale Hyundai KIA and Planet Nissan Subaru. The following automobile dealers individually had four complaints filed: Tate's Auto Center in Show Low, AZ; Hatch Motors in Snowflake, AZ; and Winslow Ford in Winslow, AZ. Tate's Auto Center in Winslow, AZ had 9 complaints filed. Lastly, Lake Powell Ford in Page, AZ had six complaints filed while the most alarming was Tate's Auto Center in Holbrook, AZ with 26 complaints.

New Mexico & Colorado - Predatory Auto Sale by Dealership & Location 2012 – 2016



This last graph shows the name and location of the 2 Colorado & 22 New Mexico Automobile Dealers in which predatory sales is a concern. For example, in Colorado, 4x4 Auto located in Cortez & Durango each had one complaint filed. In New Mexico, the following automobile dealers each had 1 complaint filed; Car & Truck Gallery, ABQ, NM; Mark CJ, Inc., ABQ, NM; Don Chalmers Ford, ABQ; Drive Time, ABQ, NM; Advantage Dodge, Farmington, NM; Auto Airport, Farmington, NM; Performance Buick, Farmington, NM; Title Loan Max, Farmington, NM; Webb Automotive, Farmington, NM; Joe's Auto Sales, Gallup, NM; RoadRunner Auto Sales, Gallup, NM; Rico Auto Complex, Gallup, NM; Ed Corley Ford, Grants, NM; and Credit Express, Waterflow, NM. The next list of automobile dealers show that 2 complaints were filed respectively: LHM Chrysler Jeep Dodge, ABQ, NM; AutoMax, Farmington, NM; Deals With Wheels, Farmington, NM; and Gurley Motors, Gallup, NM. The only automobile dealer that had 3 complaints filed is Hi-Country in Aztec, NM. Both Easy Credit Auto Sales & Hi-Country in Farmington, NM each had 4 complaints filed. Corley Dodge Hyundai Nissan in Gallup, NM had 5 complaints while Tate's Auto Center in Gallup, NM had 8 complaints filed.

Glossary/Definitions

- **Amount Financed** – The portion of the purchase price that is actually financed. In addition to the cost of the car, it can include the costs of an extended warranty, credit life insurance, and other items rolled into the payments.
- **Annual Percentage Rate (APR)** – The average compound interest rate over the life of the loan. A yearly rate of interest that includes fees and costs paid to acquire a loan.
- **Assignee** – The bank, finance company, credit union, or other financial institution that purchases the finance contract from a dealer.
- **Balance** – The amount remaining to be paid back on a loan.
- **Bank or Credit Union Financing** – The financing a buyer gets from *his or her* bank, credit union, or other financial institution to pay for a new or used car.
- **Base Price** – The cost of a vehicle without options and typically the base model price for a vehicle without any extras.
- **Bait and Switch** – A sales practice whereby a merchant advertises a low priced product to lure customers into the store, only to induce them to buy a higher priced product. (*Black's Law Dictionary, Third Pocket Edition*).
- **Co-Buyer (or Co-Signer)** – An individual who assumes equal responsibility for a loan. The account history will be reflected on the co-buyers credit history as well as the buyers. Consumers should exercise caution if asked to be a co-buyer for someone else, because you may end up eventually being asked to repay the obligation. Co-buyers need to be sure that they can afford to do so before agreeing to be a co-buyer.
- **Credit History** – A detailed record showing how you have borrowed and repaid debts.
- **Credit Report** – A report containing detailed information on a person's credit history, including identifying information, credit accounts and loans, bankruptcies and late payments, and recent inquiries.
- **Credit Score (or FICO Score)** – A number used to express how creditworthy an individual is. Factors that can damage a credit score include late payments, absence of credit references, and unfavorable credit card use. Lenders may use your credit score to determine whether to provide a loan and what rate to charge. Typically, the higher your credit score, the lower your interest rate.
- **Creditor** – A person or organization that regularly extends credit, subject to a finance charge.
- **Creditworthiness** – The ability of a consumer to satisfy a credit obligation; pay back loans and credit.

- **Dealer Add-ons** – Products and/or services sold by a dealership that can be added on to the vehicle such as upholstery treatments, alarm systems, and extended warranties. Typically, add-ons increase the price of the vehicle, and your monthly payment.
- **Dealer Financing** – An indirect loan made to a customer by a retailer, such as an auto dealer which is subsequently purchased and serviced by a third-party financial institution. In this situation, the customer pays back the bank. www.businessdictionary.com/definition/dealer-financing
- **Dealer Incentive (or Rebate)** – A special payment from the manufacturer to the customer to promote sales of cars.
- **Down Payment** – The up-front cash payment that the buyer makes to reduce the amount borrowed to purchase a car; the difference between the loan amount and the purchase price. A trade-in allowance and/or rebate also may be used as down payment. The down payment helps protect the bank, credit union or finance company in case the borrower defaults on the loan. A typical down payment is about 20 percent of the vehicle's sale price.
- **Extended Service Contract (or Extended Warranty)** – Optional protection on specified mechanical and electrical components of the vehicle which is available for purchase.
- **Finance Charge** – The amount that the credit will cost the buyer.
- **Fixed Rate Financing** – An annual percentage rate that remains the same over the life of the car loan.
- **Gross Monthly Income** – The total amount the borrower (car buyer) earns per month before expenses are deducted.
- **Guaranteed Auto Protection (GAP) Insurance** – Offers protection against financial liability for individuals who finance a new or used vehicle and protects against financial loss in the event that your vehicle is damaged beyond repair (totaled) or stolen and never recovered. It covers the difference in value between what may be paid by an insurance carrier and what is still owed to the financier including future finance payments.
- **In-House Financing** – The Dealer itself loans its own money to the borrower who pays back to the same lot where the car was purchased. www.autofinancing.net/companies/in-house-auto-financing
- **Interest** – The charge paid for borrowing money.
- **Interest Rate** – The annual rate of interest on a loan expressed as a percentage of 100.
- **Invoice Price** – The price the dealer pays to buy a car from the manufacturer. This is exclusive of hold backs or other discounts.
- **Lease** – A form of financing in which you can use a vehicle for a period of time in return for making monthly payments. In a lease, the leasing company continues to own the vehicle.
- **Lemon Law** – A statute designed to protect a consumer who buys a substandard automobile, usually by requiring the manufacturer or dealer either to replace the vehicle or to refund the full purchase price. (*Black's Law Dictionary, Third Pocket Edition*).
- **Lien** – A legal claim on ownership of the vehicle for a period of time in return for making monthly payments. In a lease, the leasing company continues to own the vehicle.

- **List Price (or MSRP or Sticker Price)** - The manufacturer's suggested retail price for a vehicle or what the manufacturer suggests the dealer sell the vehicle for.
- **Manufacturer's Suggested Retail Price (MSRP)** – The manufacturer's suggested selling price for a vehicle and each of its options (or add-ons) to the dealer.
- **Manufacturer's Warranty** – A promise by the manufacturer that it stands behind the vehicle for a specified time period and mileage. If the vehicle malfunctions requiring maintenance and/or repair, the manufacturer is responsible for the labor and parts.
- **Monroney Sticker Price** – The price which appears on the label showing the base price, installed options, transportation charge, and fuel economy. Required by law, the Monroney Sticker may not be removed by anyone other than the purchaser.
- **Negative Equity** – The amount owed on a vehicle loan is greater than its market value.
- **Principal** – The amount of debt, excluding interest, left a on loan.
- **Rebate (or dealer incentive)** – A special payment from the manufacturer to the customer to promote sales of cars.
- **Recall** – A manufacturer calls in vehicles to repair defects, usually safety related. Recalls maybe voluntary, requested by the government, or mandated by the National Highway Traffic Safety Administration.
- **Subprime Loan** – A loan to borrowers that do not qualify for mainstream or A-paper loans because of their poor credit history or uncertain job circumstances. The subprime loan has a higher interest rate because of the higher risks that the lender is taking with the unqualified borrower. They are loans with less stringent lending and underwriting terms and conditions. (www.definitions.uslegal.com)
- **Trade In Allowance** – The amount the dealer agrees to pay for a used, trade-in vehicle, which consumers often apply towards the purchase of a new vehicle as down payment.
- **Trade In Value** – The value of a used vehicle that you trade in to a dealership as part of a purchase.
- **Trading Down** – Buying a less expensive vehicle than the one currently owned.
- **Trading Up** – Buying a more expensive vehicle than the one currently owned.
- **Upside Down** – A situation which occurs when the value of your vehicle is lower than the outstanding balance on your vehicle loan. Also called negative equity
- **Wrap Around** – A practice which permits an existing loan to be refinanced at an interest rate between the original loan rate and the current market rate.

NOTE: Unless otherwise noted, a majority of the glossary words and its definitions were cited from Autotrader Inc., "Glossary of Automotive Terms." 2018. January 3, 2018. <https://www.autotrader.com/help/glossary/A.xhtml>