

All good things must end. Or do they?

Thank you for financing your electric vehicle with Ford Credit.

As you approach your balloon payment date, here are the options and next steps for your Ford vehicle:

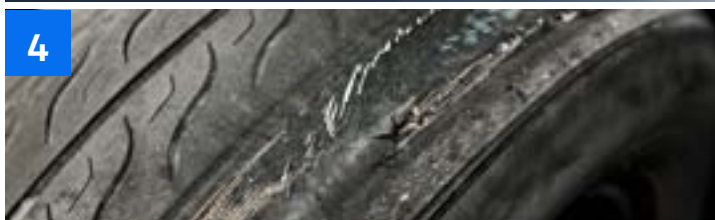
Get a New Ford or Lincoln	<p>That was great, but thinking about a new vehicle? We have just what you need.</p> <ul style="list-style-type: none">• Contact or visit your dealer before your contract ends to pick out your next new love.• The \$475 disposal fee* is waived for qualifying customers who renew into a new Ford or Lincoln vehicle and finance with Ford Credit.• When trading your vehicle, please remember to:<ul style="list-style-type: none">- Return all accessories, keys, manuals, and charging cords.- Return the physical title to the dealer (KY, MD, MI, MN, NY, OK).**- Check all storage areas to make sure you remove all personal items.• Sign required paperwork, including a Title Power of Attorney.• Perform a master reset of your SYNC®/Navigation System. Instructions located here: SYNC Master Reset
Keep	<p>Love your vehicle? Great! There are two options available to keep your current vehicle:</p> <ol style="list-style-type: none">1. Pay off† your vehicle2. Refinance†† your vehicle
Return	<p>We thank you for being a loyal Ford Credit customer.</p> <p>Not trading or keeping your vehicle? You can satisfy your balloon balance by transferring ownership to Ford Credit.*</p> <p>Please contact your dealer to schedule your return and follow the steps below:</p> <ul style="list-style-type: none">• A vehicle inspection is required. We recommend scheduling the vehicle inspection prior to your contract end to help avoid the unexpected. Please see page 2 for specific inspection information.• Return all accessories, keys, manuals, and charging cords.• Return the physical title to the dealer (KY, MD, MI, MN, NY, OK).**• Check all storage areas to make sure you remove all personal items.• Sign required paperwork, including a Title Power of Attorney.• Perform a master reset of your SYNC/Navigation System. Instructions located here: SYNC Master Reset



*When you return your vehicle to Ford Credit in fulfillment of the final payment, you will owe a disposal fee of \$475 to cover the cost of preparing your vehicle for resale or auction. Qualifying customers who purchase or lease a new Ford, Lincoln, Ford Blue Advantage®, or Lincoln Certified Pre-Owned vehicle are eligible for a waiver. See your Ford Dealer for details. **Customers in MD, MI, or OK may not have received a physical title due to recent changes in state titling regulations. †Pay-off amount will include balloon balance and any other amounts due under the terms of the contract. ††If you wish to refinance your balance with Ford Credit, you must contact us no later than 30 days prior to the balloon payment due date by mailing your request to Ford Credit, Attn: Maildrop 438, P.O. Box 689007, Franklin, TN 37068-9007, or by calling us at 1-800-727-7000 (8:00 a.m. to 8:00 p.m. ET, Mon.-Fri.). Refinance amount will include balloon balance and any other amounts due. †\$475 disposal fee will be charged to the amount that you owe, as outlined in your Retail Installment Contract. If applicable, any excess mileage charges and estimated costs of vehicle repairs that are the result of excess wear and use will be charged.

Returning your vehicle not as a trade-in? Let's review your vehicle's condition.

Once you have considered all your options and decided to return your vehicle to Ford Credit, it's time to schedule an inspection. Please contact Ford Credit at 800-727-7000 between the hours of 8:00 a.m. and 8:00 p.m., ET, Monday through Friday. They will assist you with scheduling an inspection with Alliance Inspection Management (AiM). Dings and scratches happen, and certain wear and use is acceptable. However, damage beyond what is acceptable can result in additional charges. In the meantime, you can assess your vehicle using this guide and a ruler. Read on to learn what is chargeable.



Chargeable items include:

Exterior

- 1. Body Panels**
More than three scratches longer than four inches per panel, dings, dents, or holes. More than 15 paint chips per panel.
- 2. Glass**
Repair charges will apply up to two chips/cracks per panel under one inch in diameter (except heated windshields). All other damage will result in replacement charges.
- 3. Wheels**
Scratches and gouges longer than six inches.
- 4. Tires**
Sidewall damage/plugs and exposed cords/belts. Must be appropriate match for the vehicle.

Interior

- 5. Burn Holes**
More than two per panel greater than 1/8 inch in diameter.
- 6. Cuts and Tears**
More than two per panel greater than 1/2 inch.
- 7. Permanent Stains**
More than one 1/2-inch stain per panel.
- 8. Miscellaneous**
Broken and missing parts, poor-quality repairs, and mechanical and electrical malfunctions. Note: If you decide to make repairs to your vehicle, please remember to use original equipment manufacturer parts.

This is not a comprehensive list of all wear and use guidelines. See your Retail Installment Contract for details.