

I, Gurpreet Singh, hereby declare under penalty of perjury under the laws of the State of Washington that the following statements are true and correct, that I am over the age of 18 years and competent to testify to them, and that I do so from my own personal knowledge:

- 1) In July 2013 I bought a car from Toyota of Kirkland from Ruhul ("Nick") Kayshel. We agreed on a price for a 60 month pay plan at 3.5% and I went to the finance department to sign the papers.
- 2) In March, 2014 I looked again at the paperwork and it was 7.5% for 84 months. They had changed the terms of the deal without telling me.
- 3) I went in to the dealership and talked to a manager named Peter. I looked today at the Toyota of Kirkland website and recognize him as the person whose picture is on the website with the name Peter Hubris.
- 4) I explained the problem to Mr. Hubris, and he said he couldn't do anything about it. I said I was not happy with the situation.
- 5) I was with my friend Terry Bassi, who is also of Indian national origin. Peter said "fuck off Indians" and gestured that we should get out of there.
- 6) Soon after that I stopped making the payments and Toyota took back the car. Now they say I owe about \$9,000 and my credit has been badly damaged.
- 7) In August 2013, my sister also bought a car and I came with her to buy it. Her name is Kamalpreet Kaur. This time, after we agreed on a price with Mr. Kayshel with an interest rate of %7.40, the finance department again changed the rate. I looked in March at Kamalpreet's paperwork and it shows an interest rate of 14.40%. Also, and the trade in value of her old car was to be \$26,900, but the trade in allowance listed on the papers was only \$23,000 instead of what we had agreed upon.
- 8) I feel that they took advantage of me, and lied to me. I am very upset at the way I was treated, including by Mr. Hubris.

Signed this 2nd day of January, 2015, at Seattle, Washington.


Gurpreet Singh