

Appendix I.

1. Please more thoroughly explain the relationship between Daily Dove Care, LLC, and the applicant First Line EMS, LLC. Will First Line EMS, LLC, be used solely for the clients of Daily Dove Care, LLC, or will it be available to the general public at large? If the service will only be utilized for the transportation needs of Daily Dove Care, LLC clients, you may disregard the remainder of questions in this data request.

First Line EMS, LLC is a separate entity from Daily Dove Care, LLC and will operate explicitly in its own regard to service the general public.

2. Will the applicant also be providing emergency medical transportation (ie – emergency ambulance services)?

First Line EMS, LLC will provide emergency ambulance services, however, those services will be provided by a completely separate ambulatory vehicle. Not the two vans listed for this application.

3. Please state the number of drivers you intend to use or hire in your business and explain why that number of drivers is appropriate for the size of the territory you will be serving. In addition, please explain:

We intend on hiring two drivers to start our two-van fleet, to prepare for scale. We believe this is an appropriate number for the size of the territory we'll serve initially, as we'll be able to deploy both vans, each day to cover the morning and evening shifts. As we begin to onboard clientele, we'll onboard new vans and drivers to cover demand, accordingly, to be able to have vans out simultaneously in different parts of the territory.

A. Hiring standards for drivers:

In accordance with 52 PA Code subchapters 29.502-29.508, our drivers will adhere to including, but not limited to, the following:

- ***29.502: will have a current, valid driver's license in order to operate our vehicles***
- ***29.503: our drivers will be at least 21 years of age or older, to operate our vehicles, in accordance with the age restrictions requirement(s), or if 18 years of age, and younger than 21 years of age, our drivers will be required to have the following***
 - ***The person shall be registered as a certified emergency medical services vehicle operator (EMSVO) with the Department of Health (Department).***
 - ***The person shall carry the Department-issued registration of their EMSVO certification on board while operating a paratransit vehicle under 28 Pa. Code § 1023.21(h) (relating to general rights and responsibilities).***
 - ***Our company shall verify that the paratransit driver is in good standing with the Department and maintain records for 4 years to prove each person's EMSVO certificate registration. The records must be available for inspection by Commission staff upon request.***

- ***Our company shall notify the Commission's Bureau of Technical Utility Services within 3 calendar days of the occurrence of the following events involving a paratransit driver who is under 21 years of age:***
 - ***an accident, regardless of the severity of the accident.***
 - ***a driving-related violation such as a moving violation.***
 - ***reckless driving.***
 - ***driving under the influence of alcohol or drugs.***

B. System for conducting criminal background checks:

In accordance with 52 PA Code subchapter 29.505, our company will implement a system of background checking, including

- ***Our company will not permit a person to operate a vehicle in its authorized service until it has obtained and reviewed a criminal history record from the Pennsylvania State Police and every other state in which the person resided for the last 12 months.***
- ***Following receipt of the initial criminal history record, we shall obtain and review a criminal history record for each driver operating under its authority from the Pennsylvania State Police every 2 years from the date of the last criminal history check.***
- ***Our company will not permit a person to operate a vehicle in its authorized service when the person was convicted of a felony or a misdemeanor under the laws of the Commonwealth or under the laws of another jurisdiction, to the extent the conviction relates adversely to that person's suitability to provide service safely and legally.***
- ***We will also maintain a copy of the criminal history report of each driver for 3 years***

C. Driver training program:

We will implement a two-week driver training program that goes over how to inspect the vehicle prior to departure and after the shifts are over.

The two-week training program also includes training in the vehicles that will be equipped with our driver-rating technology from Azuga, which measures driver safety, hard stops, speed, if they use their turn signals, and more.

Drivers will need to score a 90 or better over the two-week training module, as well as maintain a 90 or better to remain drivers.

Azuga also comes with driver dash cams that are driver-facing and street-facing.

D. System for conducting driver's license checks:

We will implement an annual motor vehicle records check on the driver's license, as well as annual checks on the expiration of the drivers' licenses to ensure they are current and in good standing.

Each driver will have their license on file with our administrative office, and every first week of the year, we'll conduct motor vehicle record checks, as well as expiration inspections of each license on file.

- **Our company will not permit a person to operate a vehicle in its authorized service until we have obtained and reviewed a driver history from the appropriate agency of every state in which that person held a motor vehicle operator's license or permit during the preceding 3 years.**
- **Following receipt of the initial driver history report, as stated above, at least once every 12 months from the date of the last report, obtain a driver history for each driver operating under its authority from the appropriate agency of the state in which the driver held an operator's license during the time period. Compliance with this subsection does not relieve us of the responsibility to ensure its drivers hold a current, valid driver's license.**
- **A copy of the driver history shall be maintained by our company for at least 2 years.**

E. Policies for alcohol and drug use by your drivers:

In accordance with 52 PA Code subchapter 29.506 alcohol prohibition, drivers may not use alcohol, be under the influence of alcohol, or have any measured alcohol concentration or detected presence of alcohol, while operating a vehicle in passenger service.

Our company will perform random, quarterly alcohol and drug tests will be conducted to ensure our drivers maintain compliance with this regulation.

4. Please provide a more detailed description of your vehicle safety program. If a question has multiple parts then please ensure you have responded to EACH part. Your response should be detailed and include sufficient information to determine your fitness to provide safe, efficient, and reasonable transportation. For example: will you be conducting pre and post trip inspections, and if so... what do those inspections entail?

First Line EMS, LLC will implement the following vehicle safety program:

A. Your periodic vehicle maintenance plan

All vehicles will receive quarterly maintenance checks, and will have their oil changes every 3,000 miles. Stickers and tags will be kept up to date, tires and brakes will be inspected weekly by drivers and/or maintenance staff, to ensure they are at their highest integrity.

B. Your system for ensuring your vehicles will continuously comply with applicable Pennsylvania vehicle equipment standards per 67 Pa. code, Chapter 175.

Our general manager will conduct weekly inspections of the vehicles in accordance with 67 Pa. Code, Chapter 175.80

- **External inspection. An external inspection shall be performed as follows:**
 - **Verify ownership, legality and proof of financial responsibility. For the purpose of this subchapter, ownership and legality shall be proven by a**

vehicle registration card, certificate of title or manufacturer's statement of origin. When a vehicle being held for resale is presented for inspection by a dealer licensed to sell vehicles in this Commonwealth, a VIN-specific auction slip or VIN-specific secure power of attorney evidencing the dealership's acquisition of the vehicle, or both, may be presented instead of a vehicle registration card, certificate of title or manufacturer's statement of origin. Reject if one or more of the following apply:

- **When vehicle ownership and legality are demonstrated by presentation of certificate of title, manufacturer's statement of origin, VIN-specific auction slip or VIN-specific secure power of attorney:**
- **The VIN is not in agreement with the certificate of title, manufacturer's statement of origin, VIN-specific auction slip or VIN-specific secure power of attorney. Exception: If only one digit is incorrect or two digits are transposed, and the owner provides evidence that the appropriate Department form has been completed to correct the error or transposition.**
- **The license plate is hanging loosely from its mounting bracket.**
- **The license plate is obscured so that the numbers cannot be identified.**
- **The license plate lamp, if originally so equipped, does not illuminate the license plate.**
- **Acceptable proof of financial responsibility is not provided. For the purpose of this chapter, financial responsibility shall be proven by one of the following documents:**
 - **A valid financial responsibility identification card issued in accordance with 31 Pa. Code (relating to insurance).**
 - **The declaration page of a valid insurance policy.**
 - **A valid self-insurance identification card.**
 - **A valid binder of insurance issued by an insurance company licensed to sell motor vehicle liability insurance in this Commonwealth.**
 - **A valid insurance policy issued by an insurance company licensed to sell motor vehicle liability insurance in this Commonwealth.**
- **Check glazing.**
 - **Reject if any of the following apply:**
 - **Approved safety glazing is not used in every windshield, window and wing.**
 - **A sign, poster or other material whose design prevents a driver from seeing through the material, obstructs, obscures or impairs the driver's clear view of the highway or an intersecting highway. Under FMVSS No. 205, this restriction does not apply to the rear**

side windows, rear wings or rear window of trucks or multi-purpose passenger vehicles.

- *A sign, poster or other material, whose design prevents a driver from seeing through the material, extends more than 3 1/2 inches from the lowest exposed portion of the rear window, rear side windows or rear wings of a passenger car.*
- *A vehicle displays a sticker other than those prescribed under § 175.67(c) (relating to glazing), or displays a parking sticker in a location described in § 175.67(d).*
- *Glass is shattered or broken or has exposed sharp edges.*
- *The windshield is removed.*
- *There are defects in an acute area of the windshield—center of the critical area on the driver’s side of the vehicle directly in the driver’s normal line of vision, 8 1/2 inches wide and 5 1/2 inches high—or discolorations or hazardous cracks to the front, right, left or rear of the driver which would interfere with the driver’s vision.*
 - *Glass etchings, except those used for vehicle identification, are on the windshield or front side windows.*
 - *Glass etchings extend more than 3 1/2 inches from the lowest exposed portion of rear window, rear side windows or rear wings.*
 - *This paragraph does not prohibit the use of a product or material along the top edge of a windshield as long as the product or material is transparent and does not encroach upon the AS-1 portion of the windshield as provided by FMVSS No. 205, and the product or material is not more than 3 inches from the top of the windshield.*
- *Check the windshield wiper system and reject if any of the following apply:*
 - *The wipers do not operate as specified by manufacturer, or 45 cycles per minute if not specified.*
 - *The wiper blades are torn or smear or streak windshield after five cycles.*
 - *There is only one wiper where two are required.*
 - *The wipers do not return to the rest position.*
 - *The windshield washers, if originally so equipped, do not operate.*
- *Check the door operation, including the tailgate, and reject if one or more of the following apply:*
 - *The doors, except a tailgate on a pick-up truck, are not on the vehicle if originally fitted by the manufacturer.*

- ***The doors, including the tailgate, do not open and close securely, unless the vehicle has been manufactured or modified to the extent that there is no roof or side.***
- ***Check outside mirrors and reject if one or more of the following apply:***
 - ***The mirror is cracked, broken or discolored.***
 - ***The mirror will not hold adjustment.***
 - ***A vehicle does not have rearview mirrors as originally equipped by the manufacturer.***
 - ***Outside rearview mirrors, with a minimum reflective surface as described in § 175.68 (relating to mirrors), are not installed on both sides of the vehicle if a certificate of exemption for a sun screening device or other material has been issued by the Department. See § 175.264 (relating to mirrors). A vehicle for which a certificate of exemption has been issued for medical reasons may be equipped with only a left outside rearview mirror, unless originally equipped with an outside rearview mirror on both sides of the vehicle.***
 - ***The mirrors, if originally so equipped, are missing.***
- ***Check fenders, hood and trunk lid and reject if one or more of the following apply:***
 - ***A fender—front or rear—has been removed.***
 - ***The fenders are not of a type and size used as original equipment.***
 - ***The hood does not cover the entire motor compartment or cannot be fully closed.***
 - ***The trunk lid is not present or does not close securely.***
 - ***The fender flares exceed 3 inches in width.***
- ***Check the flooring and floor beds and reject if one or more of the following apply:***
 - ***They are not in a condition to support the occupants and cargo.***
 - ***The floor pan is rusted through so as to cause hazard to occupants or to permit exhaust gases to enter passenger compartment.***
- ***Check the bumpers and reject if one or more of the following apply:***
 - ***The bumper, if required as original equipment, is not on the vehicle.***
 - ***The bumpers are not firmly attached to the frame or chassis.***
 - ***Some part of the main horizontal bumper bar on passenger vehicles does not fall within 16-20 inches above ground level.***
 - ***Some part of the main horizontal bumper bar on multipurpose passenger vehicles and light trucks does not fall within 16-30 inches above ground level.***
 - ***A broken or torn portion is protruding so as to create hazard.***

- *The bumpers extend beyond body line or are longer than originally equipped, whichever is greater.*
- *Check the lamps and lenses and reject if one or more of the following apply:*
 - *An exterior bulb or sealed beam, if originally equipped or installed, fails to light properly, except ornamental lights.*
 - *The turn signal lamps do not flash between 60—120 flashes per minute.*
 - *The turn signal lamps do not properly indicate right or left or hold in position when so switched or do not self-cancel if originally designed to do so.*
 - *The back-up lamps do not turn off automatically when the vehicle goes forward, there is no indicator on dash that lights or there is no audible warning signal.*
 - *The lamp shows a color contrary to the lighting chart.*
 - *The lamp or filament indicated at the switch position does not light when the correct switch indicates the lamp should be on.*
 - *The lamp has a missing or broken lens.*
 - *A required lamp is missing.*
 - *The auxiliary equipment is placed on, in or in front of a lamp.*
 - *The fog lamps operate with the high beams of the headlamps or are substituted for the low beams.*
 - *The auxiliary driving lamps operate with the low beam of standard headlamp system or alone.*
- *The headlamps are out of adjustment as follows:*
 - *Mechanical aimer:*
 - *The horizontal aim is more than 4 inches to the left or right.*
 - *The vertical aim is higher or lower than 4 inches from center.*
- *Screen or photo electric type tester. See Charts 1—3 (relating to headlight aiming screen distance and marking identification; high beam inspection limits; and low beam inspection limits).*
 - *Turn the lamps on high beam and reject if the center of the beam is horizontally more than 4 inches to the right or left of “straight ahead” or if center of light beam is vertically more than 4 inches above or below horizontal line.*
 - *Turn the lamps on low beam and reject if the upper edge of the beam is more than 4 inches above or below horizontal center line of headlamp or if inner edge of beam is more than 4 inches to the right or left of the vertical line.*
- *Check for protruding metal and reject if torn metal, glass or other loose or dislocated parts protrude from a surface of the vehicle so as to create a hazard.*

- **Check the fuel tank cap and reject if the fuel tank filler cap is missing.**
- **Check the shock absorbers and reject if the vehicle continues free rocking motion greater than three cycles after release, indicating loss of the shock absorber function.**
- **Internal inspection. An internal inspection shall be performed as follows:**
 - **Check steering column and reject if one or more of the following apply:**
 - **Freeplay exceeds the following allowances:**

<i>Wheel diameter</i>	<i>Freeplay</i>
16 inches or less	2 inches
18 inches	2 1/4 inches
20 inches	2 1/2 inches
22 inches	2 3/4 inches

- **The gear box is loose on the frame.**
 - **The energy-absorbing column is defective.**
- **The steering wheel, except if specially designed for handicapped drivers, is not circular or equivalent in strength to original equipment or has an outside diameter less than 13 inches.**
 - **The front wheels cannot be turned to the full right or left position without binding or interference.**
 - **The flexible steering coupler—rag joint—is badly misaligned—twisted or out of alignment between attaching collars.**
 - **The number of turns of the steering wheel from a straight ahead tire position to the right stop is not equal to the number of turns to the left stop within a tolerance of 1/4 turn.**
- **Check the high beam and turn signal indicator lamps and reject if the indicator lamps are not working.**
- **Check the horn and reject if any of the following apply:**
 - **There is no horn or other acceptable audible warning device.**
 - **The horn or other warning device is not audible under normal conditions for distances of not less than 200 feet.**
 - **The vehicle is equipped with a siren, bell, whistle or device emitting harsh or unreasonably loud sound, except for emergency vehicles and vehicles equipped with an anti-theft device.**
- **Check the brake pedal and reject if one or more of the following apply:**
 - **The brake pedal travel exceeds 80% of the total available travel unless originally designed to do so.**
 - **The brake pedal fades while the vehicle is stopped unless originally designed to do so.**

- *There is excessive friction in pedal linkage or components, pedal levers are misaligned or improperly positioned or the pedal pad is missing.*
 - *A brake warning lamp or other device indicates a malfunction of the braking systems unless the vehicle is equipped with an antilock braking system (ABS) which is designed to revert to standard braking operation and no drivability deficiency or loss of braking performance is present.*
- *Check the parking brake operation and reject if the pedal or lever reaches its limit of travel before parking brakes are set.*
- *Check the seat and safety belts, if originally equipped, and reject if one or more of the following apply:*
 - *The driver's seat or back rest is not firmly attached.*
 - *The metal spring protrudes from driver's seat.*
 - *The seat-adjusting mechanism slips out of set position.*
 - *There is no safety belt for each seating location, if the vehicle was originally so equipped, or if seats have been added.*
 - *The safety belt webbing is frayed.*
 - *The belt buckles do not operate properly.*
 - *The belt anchorages are broken.*
 - *A passive seat belt restraint system is inoperative.*
- *Check the inside mirror and reject if one or more of the following apply:*
 - *The mirror is cracked, broken or discolored.*
 - *The mirror will not hold adjustment.*
 - *An object or material is hung from or blocking inside mirror.*
 - *The mirror, if originally so equipped, is missing.*
- *Check front windshield defroster system, if so equipped, and reject if defroster fan does not function.*
 - *Under the hood inspection. An under the hood inspection shall be performed as follows:*
- *Check the hood and reject if any of the following apply:*
 - *The latch does not hold securely in the fully closed position.*
 - *The latch release mechanism or its parts are broken, missing or so poorly adjusted that the hood cannot be closed properly.*
 - *The double latch mechanism is not operating as originally equipped.*
- *Check the motor mounts, either here or during the beneath vehicle inspection, and reject if the motor mounts are broken, cracked or missing.*
- *Check the fuel systems and controls and reject if any of the following apply:*
 - *There is liquid fuel leakage at any point in system.*
 - *A part of fuel line is not securely fastened.*

- *A fuel tank or line was not specifically designed or manufactured as fuel tank or line.*
- *A fuel line is in contact with high temperature surfaces or moving parts.*
- *A fuel tank or line intrudes into a driver, passenger or cargo compartment except if the vehicle was originally so designed. If the vehicle is equipped with an alternate fuel system, see Subchapter M (relating to alternate fuel systems and controls).*
- *The throttle does not return to the idle position when the actuating force is removed.*
- *The firewall has any holes or cracks which would permit fumes to enter driver and passenger compartments.*
- *Check the exhaust system and reject if there is exhaust leak.*
- *Check the brake system and reject if any of the following apply:*
 - *The master cylinder leaks.*
 - *The power brake lines or hydraulic hoses or lines leak or are disconnected, flattened or restricted.*
 - *The hydraulic booster for the power brake system is leaking or inoperative or has excessively worn belts that would prevent proper operation of the pump.*
- *Check the battery and reject if the battery is not securely fastened with a device specifically designed for that function.*
 - *Visual inspection of emission control system. Vehicles registered in counties where there is not an emission inspection program under Chapter 177 (relating to emission inspection program), shall be checked visually for the presence of emission control components. These components may be original vehicle equipment or an equivalent aftermarket replacement component meeting the same standards. In addition to the exceptions under § 175.4 (relating to vehicles required to be inspected), this subsection does not apply to vehicles registered as collectible or classic motor vehicles as defined in 75 Pa.C.S. § 102 (relating to definitions).*
 - *The visual inspection shall be performed through direct observation or through indirect observation, using a mirror or other visual aid.*
 - *Provided that the make and model year of the vehicle would have originally been equipped with the device, reject if one or more of the following apply:*
 - *The catalytic converter has been removed, disconnected or is the wrong type for the certified vehicle configuration.*

- *Exhaust gas recirculation (EGR) valve has been removed, disconnected or is the wrong type for the certified vehicle configuration.*
 - *Positive crankcase ventilation (PCV) valve has been removed, disconnected or is the wrong type for the certified vehicle configuration.*
 - *Fuel inlet restrictor has been removed, disconnected or is the wrong type for the certified vehicle configuration.*
 - *Air pump has been removed, disconnected or is the wrong type for the certified vehicle configuration.*
 - *Evaporative control system components have been removed, disconnected or are the wrong type for the certified vehicle configuration.*
 - *Beneath the vehicle inspection. A beneath the vehicle inspection shall be performed as follows:*
- *Inspect the tires and wheels and reject if one or more of the following apply:*
 - *A tire has two adjacent treads with less than 2/32-inch tread remaining at any point—less than 4/32-inch tread on the front tires of the vehicles having a gross weight in excess of 10,000 pounds.*
 - *A tire is worn so that the tread wear indicators contact the road in any two adjacent grooves.*
 - *A part of ply or cord is exposed.*
 - *A tire has been repaired with a blow-out patch or boot.*
 - *There is a bump, bulge or separation.*
 - *A tire is marked “not for highway use,” “for racing purposes only” or “unsafe for highway use,” or has a similar designation.*
 - *There are other conditions or markings reasonably believed to render the tire unsafe for highway use.*
 - *A tire has been regrooved or recut below the original tread design depth except special taxicab tires which are identified as having extra undertread rubber.*
 - *A tire’s tread extends beyond the outer edge of the wheel housing inclusive of fender flares.*
 - *The tires used on the same axle are not the same size or type of construction—bias, belted, radial or snow.*
 - *The wheel nuts or bolts are missing, loose or have improper thread engagement.*
 - *The stud or bolt holes are worn out of round.*
 - *Part of the wheel is bent, cracked, welded or damaged so as to affect safe operation of vehicle.*

- *The rear wheel does not track front wheel in straight ahead position as originally designed.*
- *The wheel base on one side differs from the wheel base on the other side by more than 1 inch, unless the vehicle's design specifications indicate different left and right wheel base dimensions.*
- *Studded tires are in use after April 15 and before November 1.*
- *Retreads are on the front axle of a taxi.*
- *The diameter of duals is not within 3/8-inch of each other.*
- *An axle has missing tires or rims.*
- *A tire makes contact with the body or chassis.*
- *Spacers over 1/4 inch in thickness are used to increase wheel track.*
- *A tire is smaller than the manufacturer's recommended minimum size or below the manufacturer's recommended load rating.*
- *Inspect the steering system and reject if one or more of the following apply:*
 - *Steering gear box is loose on frame.*
 - *Measured movement at the front or rear of a tire is greater than 1/4-inch. Eliminate all wheel bearing movement by applying the service brake; then, with the vehicle raised and wheels in the straight ahead position, grasp the front and rear of the tire and attempt to move the assembly right and left without moving the steering gear. Measure the movement.*
 - *The linkage components are not secured with cotter pins or other suitable devices.*
 - *The steering stops allow the tire to rub on the frame or chassis parts.*
 - *The front wheels are incapable of being turned to the right and left steering stops without binding or interference.*
- *Inspect the suspension system and reject if one or more of the following apply:*
 - *The ball joint movement is in excess of the manufacturer's specifications.*
 - *The shock absorbers are missing.*
 - *The shock absorbers mounting bolts or mounts are broken.*
 - *The shock absorbers have severe leakage—not slight dampness.*
 - *The sway or stabilizer bar is missing or broken.*
 - *The coil spring or main leaf spring is broken if originally equipped.*
 - *The spring attaching part is loose, badly worn, broken or missing.*
 - *Spring shackle kits or blocks are used to lower the suspension of the front of the vehicle.*

- **Spring shackle kits are more than 2 inches over original equipment.**
 - **Blocks are used on front axle to raise the vehicle.**
 - **Blocks used on rear axle exceed 5 inches over original equipment.**
- **Inspect the floor and reject if any of the following apply:**
 - **The floor bed or inner panels have openings which would allow exhaust gases to enter either the occupant compartment or trunk.**
 - **The floor bed is not sufficient to hold the weight of the driver, passengers and cargo.**
- **Inspect the vehicle frame and reject if one or more of the following apply:**
 - **The vehicle frame is not in solid condition.**
 - **The repairs are made with tape, tar paper or cloth, or are made in another temporary manner.**
 - **The frame components are missing, cracked, rotted or broken or are in deteriorated or dangerous condition.**
 - **Body mounts do not hold as required.**
 - **A body mount is broken, cracked, deteriorated or missing.**
 - **The difference in the body floor and the top of the frame rail exceeds 4 inches.**
- **Inspect exhaust system and reject if one or more of the following apply:**
 - **The vehicle has no muffler or muffler has external repair.**
 - **There are loose or leaking joints.**
 - **There are holes, cracks or leaking seams in exhaust system.**
 - **There is a muffler cutout or similar device.**
 - **Part of the exhaust system passes through the occupant compartment.**
 - **The elements are not securely fastened with proper clamps and hangers.**
 - **The exposed exhaust system does not have adequate heat shield or protective system.**
 - **The exhaust does not discharge to the outside edge of the vehicle body, including a truck bed, or as originally designed.**
- **Inspect the braking system. Remove at least one front and one opposite rear wheel and reject if one or more of the following apply:**
 - **The hydraulic hoses or tubing leaks; is flattened, restricted, insecurely fastened or improperly retained; or has exposed cords.**
 - **The wheel cylinder leaks, has missing parts, is improperly retained or is not functioning.**

- ***The caliper leaks, has missing parts, is improperly retained or is not functioning.***
- ***The lining is broken; not firmly attached to shoe; or contaminated with oil, grease or another substance that would affect proper brake operation.***
- ***There is mechanical damage other than wear.***
- ***The inside diameter of the drum is greater than maximum diameter stamped on drum or greater than .090 inch over original drum diameter for unmarked drums.***
- ***The disc thickness is less than minimum stamped on assembly or less than manufacturer's specifications.***
- ***The bonded linings are less than 2/32 inch at the thinnest point.***
- ***The riveted linings are less than 1/32 inch above rivet head at thinnest point.***
- ***The drums or rotors are scored deeper than .015 inch.***
- ***Inspect the fuel system and reject if any of the following apply:***
 - ***There is fuel leakage.***
 - ***Part of the system is not securely fastened.***
 - ***The system is not properly routed.***
- ***Road test. Perform road test and reject if one or more of the following apply:***
 - ***The parking brake fails to exhibit normal resistance when an attempt is made to move the vehicle both forward and backward from a stopped position.***
 - ***The automatic transmission will not hold in the park position.***
 - ***The vehicle is not capable of stopping within the maximum stopping distance prescribed in Table I (relating to brake performance) or swerves so that any part leaves the 12-foot lane.***
 - ***There is a malfunction of the braking or steering mechanism, particular shimmy, wander, pull or another questionable operating behavior that affects safe operation of the vehicle.***
 - ***The speedometer does not operate.***
 - ***The odometer does not operate, except on a motor vehicle at least 25 years old.***
 - ***The vehicle cannot be driven both forward and backward.***

I, Fadwa Robinson, hereby state that the facts above set forth are true and correct to the best of my knowledge, information and belief, and that I expect to be able to prove the same at a hearing held in this matter. I understand that the statements herein are made subject to the penalties of 18 Pa.C.S. § 4904 (relating to unsworn falsification to authorities).





Fadwa Robinson

First Line EMS LLC, representative

RETURN SERVICE REQUESTED

FIRST LINE EMS LLC
1418 N 52ND ST
PHILADELPHIA PA 19131-4020

Managing Your Accounts

-  Banking Office Delaware Valley
-  Phone Number 215-364-4059
7-1-1 for TTY
-  Mailing Address 501 Knowles Avenue
Southampton, PA 18966
-  Online Access QuaintOak.com

Summary of Accounts

Account Type	Account Number	Ending Balance
BUSINESS CHECKING	[REDACTED]	\$78,430.00

BUSINESS CHECKING-XXXXXX490

Account Summary

Date	Description	Amount
07/18/2024	Beginning Balance	\$0.00
	1 Credit(s) This Period	\$200,000.00
	3 Debit(s) This Period	\$121,570.00
07/31/2024	Ending Balance	\$78,430.00

Deposits

Date	Description	Amount
07/18/2024	Deposit transfer from Daily Dove [REDACTED]	\$200,000.00

Other Debits

Date	Description	Amount
07/22/2024	Wire Fee TD Bank Wire VCI Emergency	\$20.00
07/22/2024	Withdrawal TD Bank wire VCI Emergency vehicle	\$121,200.00
07/26/2024	Withdrawal Kremer Pain - AIK Medical, P.C.	\$350.00








Daily Balances

Date	Amount	Date	Amount	Date	Amount
07/18/2024	\$200,000.00	07/22/2024	\$78,780.00	07/26/2024	\$78,430.00

BUSINESS CHECKING – [REDACTED] ▼

Transactions

 Scheduled  Pending  Posted

Date ▼	Description ◊	Amount ◊	Balance
 Aug 13, 2024	Memo Post Dep INTERNET XFR FRM BUSINESS M [REDACTED] first	300,000.00	376,644.68
 Aug 12, 2024	POS Payment IN *COMMPATHS, L 215-9698450 PA #0877	-1,435.32	76,644.68
 Aug 09, 2024	Withdrawal Kremer Pain- AIK Medical, P.C.	-350.00	78,080.00
 Jul 26, 2024	Withdrawal Kremer Pain - AIK Medical, P.C.	-350.00	78,430.00
 Jul 22, 2024	Withdrawal TD Bank wire VCI Emergency vechicle	-121,200.00	78,780.00
 Jul 22, 2024	Wire Fee TD BANK Wire VCI Emergency	-20.00	199,980.00
 Jul 18, 2024	Deposit transfer from Daily Dove [REDACTED]	200,000.00	200,000.00

VEHICLE FINANCING AGREEMENT

THIS VEHICLE FINANCING AGREEMENT (this "FINANCE") dated this

15 day of July, 2024

BETWEEN:

FIRST LINE EMS LLC of 14-18 N 52nd St, Philadelphia, PA 19139,
USA (the "Buyer")

OF THE FIRST PART

- AND -

START MEDICAL TRANSPORT SERVICES LLC of 401 E Hunting Park Ave, Philadelphia,
PA 19124, USA
(the "Seller")

OF THE SECOND PART

IN CONSIDERATION of the mutual covenants and promises in this FINANCE and other valuable consideration, the sufficiency of which consideration the Parties hereby acknowledge, the Seller finances the Vehicle described in this FINANCE to the Buyer, and the Buyer finances the Vehicle from the Seller on the following terms:

Vehicle Details

1. The Seller desires to FINANCE the vehicle described below (the "Vehicle") to the Buyer, and the Buyer desires to FINANCE the Vehicle from the Seller for business use.

- New/Used: Used

Initials: FR

- Year: 2022
- Make: Chrysler
- Model: Para 60 Voyager
- Body Type: Van
- Color: white
- VIN: 2C4RC1CG9NR204628

2. The Seller owns the Vehicle that is the subject of this owner finance agreement.

Owner Finance Cost Disclosure

3. The full retail value of the Vehicle as of this date is \$28,000.00.
4. At the signing of this Owner Finance agreement, the Buyer desires to purchase the Vehicle, the Seller desires to sell the vehicle upon the completion and agreed upon value at that time. This negotiated value will be the "Residual Value" for any such purchase.
5. The amount to be amortized over the term of the Owner Finance agreement is \$28,000.00.
6. The Owner Finance agreement interest rate is 4.00% per annum.
7. The term of the Owner Finance agreement is 36 months (the "Term").
8. This Owner Finance agreement includes unlimited miles. The Buyer will not be required to pay any fees for miles used.
9. The Buyer will provide a down payment of \$2,000.00, which will be subtracted from the amount to be amortized over the Term.

Initials: FR

10. The total amount payable by the Buyer upon signing this Owner Finance agreement is \$30,623.40. At the conclusion of the Owner Finance agreement, if all payments are made, this will be the total cost of the Owner Finance agreement, excluding any cost for repairing excess wear and tear to the Vehicle.
11. The monthly payment under this Owner Finance agreement is \$787.64, plus a sales/usage tax of \$2,268.40 spread over the Term of the Owner Finance agreement, for a total monthly payment of \$850.65 (the "Monthly Payment"). The first payment will be due the month after the Owner Finance agreement is signed on the same day of the month as the Owner Finance agreement is signed and the subsequent Monthly Payments will continue each month on the same day of the month as the Owner Finance agreement is signed until the end of the Term. If a Monthly Payment is due on the 29th, 30th, or 31st, then it is due on the last day of the month in a month that does not have a 29th, 30th, or 31st. The sales/usage tax amount provided in this clause is only an estimate and will be adjusted upon notice of the Seller. The Seller reserves the right to change the Monthly Payment to adjust for increases or decreases in taxes.
12. Monthly Payments may be made by electronic funds transfer, check, post-dated check, money order, bank draft or pre-authorized payment.

Buyer Obligations

13. Except as expressly provided in this Owner Finance agreement, no warranties, either express or implied, statutory or otherwise, as to any matter whatsoever, have been given by the Seller.
14. The Buyer will assume all risk of loss and damage to the Vehicle. The Buyer is responsible for insuring the Vehicle based on its full value, with the following coverage:
 - a. bodily injury and property damage coverage in the minimum amount of \$1,000,000.00;
 - b. comprehensive fire and theft insurance with a maximum deductible of \$500.00; and
 - c. collision insurance with a maximum deductible of \$500.00.

The Buyer will ensure that the Seller is named as registered owner, and as "additional insured" and loss payee in the insurance policy (the "Insurance Policy").

15. The Buyer agrees to co-operate with the Seller and the insurance company in pursuing or defending any claim or action resulting from the use of the Vehicle. Any award or money the Buyer receives as a result of a claim or action is to be assigned to the Seller. If the Buyer fails to maintain insurance or if a claim is denied by the Lessee's insurance company for any reason, the Buyer remains responsible to pay the total cost of the Owner Finance agreement.
16. The Buyer agrees to indemnify the Seller from any loss, and in order to prevent such loss, the Buyer will do the following:
 - a. keep the Vehicle free of encumbrances, such as fines and liens;
 - b. indemnify the Seller from all claims and expenses resulting from the maintenance and use of the Vehicle; and
 - c. pay all amounts owed under this Owner Finance agreement without deducting any amounts the Buyer claims to be owed by the Seller.
17. The Buyer is prohibited from using, transferring, or altering the Vehicle, as follows:
 - a. the Vehicle is not to be used by drivers without an appropriate license or those restricted under the Insurance Policy;
 - b. the Vehicle is not to be used illegally, in a manner contrary to the Insurance Policy, or as a vehicle for hire or public transport;
 - c. the Buyer will not transfer or assign this Owner Finance agreement, or ownership of the Vehicle, to a third party, except with the Lessor's prior written consent. The Buyer will also ensure that the Vehicle is not seized, confiscated, or involuntarily transferred,

Initials: FR

even if the Vehicle is the subject of judicial or administrative proceedings;

- d. the Buyer will not remove the Vehicle from the commonwealth in which this Owner Finance agreement is signed without the Lessor's prior written consent, with the exception of trips within continental North America of less than 60 days; and
- e. the Buyer will not install accessories in the Vehicle, or alter the Vehicle in any way, without the Lessor's prior written consent.

18. During the Term of the Owner Finance agreement, the Buyer will be responsible for paying all fees required

for registration, licensing, testing, and any inspection of the Vehicle requested by a government or other authority. The initial cost of registration must be paid prior to removing the Vehicle from the Lessor's possession.

Gap Coverage

- 19. For a total cost of \$750.00 payable at signing, the Buyer will receive gap coverage.
- 20. In the event that the Vehicle is stolen or damaged beyond repair, or is generally not recoverable, the Buyer is not required to pay the difference between the insurance settlement and the amount that is ordinarily due upon default.

Inspections

- 21. The Buyer acknowledges that the Vehicle has been inspected and the Buyer accepts the Vehicle as being in a good state of repair, not including manufacturer's defects which would not have been visible upon inspection.
- 22. The Seller has the right to inspect the Vehicle, without prior notice, at all reasonable times during the Term of this Owner Finance agreement.

Event Of Default

- 23. The Buyer will be in default under this Owner Finance agreement if:
 - a. the Buyer fails to make a Monthly Payment on the due date;

Initials: FR

- b. a bankruptcy, receivership, or insolvency proceeding is initiated by the Buyer or against the Buyer;
 - c. a creditor or a government authority seizes the Vehicle;
 - d. the Buyer has misrepresented personal or financial information;
 - e. the Buyer is no longer living;
 - f. the Vehicle is stolen or damaged beyond repair;
 - g. the Vehicle is not returned at the end of the Term; or
 - h. the Buyer breaches any other term of this Owner Finance agreement.
24. In the event that the Buyer defaults under this Owner Finance agreement, the Buyer will be required to immediately pay all amounts owing applicable to the Vehicle for the remainder of the Term.
25. If the Buyer defaults under this Owner Finance agreement, the Seller will pursue the remedies outlined in this Owner Finance agreement, in addition to any other remedies allowed by law. If the Buyer defaults, the Seller may terminate this Owner Finance agreement, and may recover the Vehicle and sue the Buyer for damages.

Excessive Wear and Tear

26. The Buyer is responsible for ensuring that the Vehicle is regularly maintained and is kept in good repair. Regular maintenance and repair includes, but is not limited to, the excessive wear and tear provisions below. The Buyer is to pay the costs of regular maintenance and any costs for repairs not covered by warranty.
27. Excessive wear and tear will include, but is not limited to, the following, even if covered by the Lessee's Insurance Policy:

Initials: FR

- a. cracked, damaged, or tinted glass;
 - b. dented or damaged body panels, fenders, lights, or paint;
 - c. missing equipment or accessories that were provided with the Vehicle, including but not limited to wheel covers, jack, wheel wrench, and spare tire or regular tires;
 - d. tires with less than 3mm of tread remaining at the lowest point;
 - e. damage to the interior of the Vehicle, including but not limited to dash, seats, floor covering, upholstery, truck liner, and center console (if applicable); or
 - f. mechanical damage that affects the safe, proper, or lawful operation of the Vehicle, which would include damage that causes the Vehicle to fail a safety inspection in the commonwealth where this Owner Finance agreement is signed.
28. If the Vehicle has excess wear and tear, there will be a charge to the Buyer for the excess wear and tear.
29. During the Term, damaged or lost parts, equipment, or accessories may be replaced with items of equal or better quality and construction, and replacement items that meet this standard will be accepted as original items, upon return of the Vehicle.

Returning the Vehicle

30. When the Buyer returns the Vehicle at the end of the Owner Finance agreement, the Buyer must pay the following amount:
- a. the cost of repairs needed as a result of excess wear and tear.
31. The Buyer may return the Vehicle at any time during the Owner Finance agreement, by paying the following amounts:
- a. the Monthly Payment multiplied by the number of months remaining in the Term;

Initials: FR

- b. the cost of repairs needed as a result of excess wear and tear; and
 - c. any outstanding amounts under this Owner Finance agreement.
32. After the Buyer has returned the Vehicle and paid any required costs and fees, the Seller will return the following amounts, or the remaining portions of these amounts, to the Buyer:
- a. any money received from an insurance claim or action that is not used to repair or replace the Vehicle.

Purchasing the Vehicle

33. The Buyer has the option to purchase the Vehicle at any time during the Owner Finance agreement by paying the following amounts:
- a. the Monthly Payment multiplied by the number of months remaining in the Term;
 - b. the Residual Value of the Vehicle; and
 - c. any fees, taxes, and expenses related to the purchase of the Vehicle.
34. The Buyer has the option to purchase the Vehicle at the end of the Term by paying the following amounts:
- a. the Residual Value of the Vehicle; and
 - b. any fees, taxes, and expenses related to the purchase of the Vehicle.
35. After the Buyer has paid all of the costs and fees associated with purchasing the Vehicle, the Seller will return the following amounts, or the remaining portions of these amounts, to the Buyer:
- a. any money received from an insurance claim or action that is not used to repair or

Initials: FR

replace the Vehicle.

Realized Value

36. In this Owner Finance agreement, Realized Value is understood to mean any of:
- a. the price received by the Seller for the Vehicle at disposition;
 - b. the highest offer for disposition of the Vehicle; or
 - c. the fair market value of the Vehicle at the end of the Term.
37. The Buyer will not be held liable for the difference between the Residual Value of the vehicle and its Realized Value.

General Provisions

38. This Owner Finance agreement may not be assigned to a third party without the Lessor's prior written consent and approval.
39. This Owner Finance agreement will pass to the benefit of and be binding upon the Lessee's respective heirs, executors, administrators, successors and assigns.
40. This Owner Finance agreement may only be amended or modified by a written instrument executed by both parties to this Owner Finance agreement.
41. All costs, expenses and expenditures including, and without limitation, the complete legal costs incurred by enforcing this Owner Finance agreement as a result of any default by the Buyer, will be added to the amount then outstanding and will immediately be paid by the Buyer.
42. The clauses and paragraphs contained in this Owner Finance agreement are intended to be read and construed independently of each other. If any part of this Owner Finance agreement is held to be invalid, this invalidity will not affect the operation of any other part of this Owner Finance agreement.

Initials: FR

43. If there is a conflict between any provision of this Owner Finance agreement and any form of Owner Finance agreement prescribed by applicable legislation of Pennsylvania (the "Act"), that prescribed form from the Act will prevail and such provisions of the Owner Finance agreement will be amended or deleted as necessary in order to comply with that prescribed form. Further, any provisions that are required by the Act are incorporated into this Owner Finance agreement.
44. Headings are inserted for the convenience of the parties to this Owner Finance agreement only and are not to be considered when interpreting this Owner Finance agreement. Words in the singular mean and include the plural and vice versa. Words in the masculine mean and include the feminine and vice versa.
45. This Owner Finance agreement constitutes the entire agreement between the parties to this Owner Finance agreement and there are no further items or provisions, either oral or otherwise.
46. The Buyer is entitled to a complete copy of this Owner Finance agreement. This Owner Finance agreement should not be signed until all terms have been set out and the Buyer has read it entirely.
47. This Owner Finance agreement will be governed by the laws of Pennsylvania.

IN WITNESS WHEREOF the Parties have executed this Owner Finance agreement dated this 15 day of July, 2024.

START MEDICAL TRANSPORT
SERVICES LLC

Per: 
(Seal)

FIRST LINE EMS LLC

Per: *Fadwa Robinson*
(Seal)

Initials: FR

NOTICE TO THE Buyer:

- (1) This is a finance agreement. Upon completion of payment, the Buyer will have purchased the motor vehicle previously described;**
- (2) Do not sign this Owner Finance agreement before you read it or if it contains any blank spaces to be filled in;**
- (3) You are entitled to a completely filled in copy of this Owner Finance agreement when you sign it;**
- (4) Warning -- unless a charge is included in this Lease for public liability or property damage insurance, payment for that coverage is not provided by this Lease.**

I do hereby acknowledge receipt of a completed and signed copy of this owner finance agreement.	FR
	Buyer Initials

I do hereby acknowledge receipt of a completed and signed copy of this owner finance agreement.	<u>FR</u>
	Seller Initials

Initials: FR

Itemization of Gross Capitalized Cost

(A) Value of the vehicle as equipped at the time of entering into the Lease ...	\$28,000.00
(B) Values and descriptions of accessories and optional equipment the Seller agrees to add to the vehicle after entering into the Lease	none
(C) Premium to be paid for each policy of insurance	none
(D) Charge for each service contract	none
(E) Charge for optional debt cancellation agreement (Gap Coverage)	\$750.00
(F) Outstanding Lease balance or prior credit balance	none
(G) Itemization of any other good or service not included above	none
 (H) Total Gross Capitalized Cost	 \$28,750.00

Initials: FR

Monthly Payment Calculation

Gross capitalized cost. The agreed upon value of the vehicle (\$28,000.00) and any items the Buyer pays over the Term (such as service contracts,

insurance, any outstanding prior credit or Lease balance)		\$28,750.00
Capitalized cost reduction. The amount of the trade in allowance and down payment made by the Buyer to reduce the gross capitalized cost	-	\$2,000.00
Adjusted capitalized cost. The amount used in calculating the periodic payments	=	\$26,750.00
Residual Value. The value of the vehicle at the end of the Lease used in calculating the base monthly payments	-	\$ _____
Depreciation and any amortized amounts. The amount charged for the vehicle's decline in value through normal use and other items paid over the Term	=	\$26,750.00
Interest charge. The interest charged in addition to the depreciation and any amortized amounts	+	\$1,605.00
Total of base monthly payments. The depreciation and any amortized amounts plus the interest charge	=	\$28,355.00
Lease payments. The number of payments in your Lease	/ 36	
Base monthly payment	=	\$787.64
Monthly sales/usage tax	x 1.08	
Total Monthly Payment	=	\$850.65

Initials: FR

VEHICLE FINANCING AGREEMENT

THIS VEHICLE FINANCING AGREEMENT (this "FINANCE") dated this

15 day of July, 2024

BETWEEN:

FIRST LINE EMS LLC of 14-18 N 52nd St, Philadelphia, PA 19139,
USA (the "Buyer")

OF THE FIRST PART

- AND -

START MEDICAL TRANSPORT SERVICES LLC of 401 E Hunting Park Ave, Philadelphia,
PA 19124, USA
(the "Seller")

OF THE SECOND PART

IN CONSIDERATION of the mutual covenants and promises in this FINANCE and other valuable consideration, the sufficiency of which consideration the Parties hereby acknowledge, the Seller finances the Vehicle described in this FINANCE to the Buyer, and the Buyer finances the Vehicle from the Seller on the following terms:

Vehicle Details

1. The Seller desires to FINANCE the vehicle described below (the "Vehicle") to the Buyer, and the Buyer desires to FINANCE the Vehicle from the Seller for business use.

- New/Used: Used

Initials: FR

- Year: 2017
- Make: Ford
- Model: Para 45 Transit
- Body Type: Van
- Color: white
- VIN: 1FDYR2CG9HKA02726

2. The Seller owns the Vehicle that is the subject of this owner finance agreement.

Owner Finance Cost Disclosure

3. The full retail value of the Vehicle as of this date is \$28,000.00.
4. At the signing of this Owner Finance agreement, the Buyer desires to purchase the Vehicle, the Seller desires to sell the vehicle upon the completion and agreed upon value at that time. This negotiated value will be the "Residual Value" for any such purchase.
5. The amount to be amortized over the term of the Owner Finance agreement is \$28,000.00.
6. The Owner Finance agreement interest rate is 4.00% per annum.
7. The term of the Owner Finance agreement is 36 months (the "Term").
8. This Owner Finance agreement includes unlimited miles. The Buyer will not be required to pay any fees for miles used.
9. The Buyer will provide a down payment of \$2,000.00, which will be subtracted from the amount to be amortized over the Term.

Initials: FR

10. The total amount payable by the Buyer upon signing this Owner Finance agreement is \$30,623.40. At the conclusion of the Owner Finance agreement, if all payments are made, this will be the total cost of the Owner Finance agreement, excluding any cost for repairing excess wear and tear to the Vehicle.
11. The monthly payment under this Owner Finance agreement is \$787.64, plus a sales/usage tax of \$2,268.40 spread over the Term of the Owner Finance agreement, for a total monthly payment of \$850.65 (the "Monthly Payment"). The first payment will be due the month after the Owner Finance agreement is signed on the same day of the month as the Owner Finance agreement is signed and the subsequent Monthly Payments will continue each month on the same day of the month as the Owner Finance agreement is signed until the end of the Term. If a Monthly Payment is due on the 29th, 30th, or 31st, then it is due on the last day of the month in a month that does not have a 29th, 30th, or 31st. The sales/usage tax amount provided in this clause is only an estimate and will be adjusted upon notice of the Seller. The Seller reserves the right to change the Monthly Payment to adjust for increases or decreases in taxes.
12. Monthly Payments may be made by electronic funds transfer, check, post-dated check, money order, bank draft or pre-authorized payment.

Buyer Obligations

13. Except as expressly provided in this Owner Finance agreement, no warranties, either express or implied, statutory or otherwise, as to any matter whatsoever, have been given by the Seller.
14. The Buyer will assume all risk of loss and damage to the Vehicle. The Buyer is responsible for insuring the Vehicle based on its full value, with the following coverage:
 - a. bodily injury and property damage coverage in the minimum amount of \$1,000,000.00;
 - b. comprehensive fire and theft insurance with a maximum deductible of \$500.00; and
 - c. collision insurance with a maximum deductible of \$500.00.

The Buyer will ensure that the Seller is named as registered owner, and as "additional insured" and loss payee in the insurance policy (the "Insurance Policy").

15. The Buyer agrees to co-operate with the Seller and the insurance company in pursuing or defending any claim or action resulting from the use of the Vehicle. Any award or money the Buyer receives as a result of a claim or action is to be assigned to the Seller. If the Buyer fails to maintain insurance or if a claim is denied by the Lessee's insurance company for any reason, the Buyer remains responsible to pay the total cost of the Owner Finance agreement.
16. The Buyer agrees to indemnify the Seller from any loss, and in order to prevent such loss, the Buyer will do the following:
 - a. keep the Vehicle free of encumbrances, such as fines and liens;
 - b. indemnify the Seller from all claims and expenses resulting from the maintenance and use of the Vehicle; and
 - c. pay all amounts owed under this Owner Finance agreement without deducting any amounts the Buyer claims to be owed by the Seller.
17. The Buyer is prohibited from using, transferring, or altering the Vehicle, as follows:
 - a. the Vehicle is not to be used by drivers without an appropriate license or those restricted under the Insurance Policy;
 - b. the Vehicle is not to be used illegally, in a manner contrary to the Insurance Policy, or as a vehicle for hire or public transport;
 - c. the Buyer will not transfer or assign this Owner Finance agreement, or ownership of the Vehicle, to a third party, except with the Lessor's prior written consent. The Buyer will also ensure that the Vehicle is not seized, confiscated, or involuntarily transferred,

Initials: FR

even if the Vehicle is the subject of judicial or administrative proceedings;

- d. the Buyer will not remove the Vehicle from the commonwealth in which this Owner Finance agreement is signed without the Lessor's prior written consent, with the exception of trips within continental North America of less than 60 days; and
- e. the Buyer will not install accessories in the Vehicle, or alter the Vehicle in any way, without the Lessor's prior written consent.

18. During the Term of the Owner Finance agreement, the Buyer will be responsible for paying all fees required

for registration, licensing, testing, and any inspection of the Vehicle requested by a government or other authority. The initial cost of registration must be paid prior to removing the Vehicle from the Lessor's possession.

Gap Coverage

- 19. For a total cost of \$750.00 payable at signing, the Buyer will receive gap coverage.
- 20. In the event that the Vehicle is stolen or damaged beyond repair, or is generally not recoverable, the Buyer is not required to pay the difference between the insurance settlement and the amount that is ordinarily due upon default.

Inspections

- 21. The Buyer acknowledges that the Vehicle has been inspected and the Buyer accepts the Vehicle as being in a good state of repair, not including manufacturer's defects which would not have been visible upon inspection.
- 22. The Seller has the right to inspect the Vehicle, without prior notice, at all reasonable times during the Term of this Owner Finance agreement.

Event Of Default

- 23. The Buyer will be in default under this Owner Finance agreement if:
 - a. the Buyer fails to make a Monthly Payment on the due date;

Initials: FR

- b. a bankruptcy, receivership, or insolvency proceeding is initiated by the Buyer or against the Buyer;
 - c. a creditor or a government authority seizes the Vehicle;
 - d. the Buyer has misrepresented personal or financial information;
 - e. the Buyer is no longer living;
 - f. the Vehicle is stolen or damaged beyond repair;
 - g. the Vehicle is not returned at the end of the Term; or
 - h. the Buyer breaches any other term of this Owner Finance agreement.
24. In the event that the Buyer defaults under this Owner Finance agreement, the Buyer will be required to immediately pay all amounts owing applicable to the Vehicle for the remainder of the Term.
25. If the Buyer defaults under this Owner Finance agreement, the Seller will pursue the remedies outlined in this Owner Finance agreement, in addition to any other remedies allowed by law. If the Buyer defaults, the Seller may terminate this Owner Finance agreement, and may recover the Vehicle and sue the Buyer for damages.

Excessive Wear and Tear

26. The Buyer is responsible for ensuring that the Vehicle is regularly maintained and is kept in good repair. Regular maintenance and repair includes, but is not limited to, the excessive wear and tear provisions below. The Buyer is to pay the costs of regular maintenance and any costs for repairs not covered by warranty.
27. Excessive wear and tear will include, but is not limited to, the following, even if covered by the Lessee's Insurance Policy:

Initials: FR

- a. cracked, damaged, or tinted glass;
 - b. dented or damaged body panels, fenders, lights, or paint;
 - c. missing equipment or accessories that were provided with the Vehicle, including but not limited to wheel covers, jack, wheel wrench, and spare tire or regular tires;
 - d. tires with less than 3mm of tread remaining at the lowest point;
 - e. damage to the interior of the Vehicle, including but not limited to dash, seats, floor covering, upholstery, truck liner, and center console (if applicable); or
 - f. mechanical damage that affects the safe, proper, or lawful operation of the Vehicle, which would include damage that causes the Vehicle to fail a safety inspection in the commonwealth where this Owner Finance agreement is signed.
28. If the Vehicle has excess wear and tear, there will be a charge to the Buyer for the excess wear and tear.
29. During the Term, damaged or lost parts, equipment, or accessories may be replaced with items of equal or better quality and construction, and replacement items that meet this standard will be accepted as original items, upon return of the Vehicle.

Returning the Vehicle

30. When the Buyer returns the Vehicle at the end of the Owner Finance agreement, the Buyer must pay the following amount:
- a. the cost of repairs needed as a result of excess wear and tear.
31. The Buyer may return the Vehicle at any time during the Owner Finance agreement, by paying the following amounts:
- a. the Monthly Payment multiplied by the number of months remaining in the Term;

Initials: FR

- b. the cost of repairs needed as a result of excess wear and tear; and
 - c. any outstanding amounts under this Owner Finance agreement.
32. After the Buyer has returned the Vehicle and paid any required costs and fees, the Seller will return the following amounts, or the remaining portions of these amounts, to the Buyer:
- a. any money received from an insurance claim or action that is not used to repair or replace the Vehicle.

Purchasing the Vehicle

33. The Buyer has the option to purchase the Vehicle at any time during the Owner Finance agreement by paying the following amounts:
- a. the Monthly Payment multiplied by the number of months remaining in the Term;
 - b. the Residual Value of the Vehicle; and
 - c. any fees, taxes, and expenses related to the purchase of the Vehicle.
34. The Buyer has the option to purchase the Vehicle at the end of the Term by paying the following amounts:
- a. the Residual Value of the Vehicle; and
 - b. any fees, taxes, and expenses related to the purchase of the Vehicle.
35. After the Buyer has paid all of the costs and fees associated with purchasing the Vehicle, the Seller will return the following amounts, or the remaining portions of these amounts, to the Buyer:
- a. any money received from an insurance claim or action that is not used to repair or

Initials: FR

replace the Vehicle.

Realized Value

36. In this Owner Finance agreement, Realized Value is understood to mean any of:
- a. the price received by the Seller for the Vehicle at disposition;
 - b. the highest offer for disposition of the Vehicle; or
 - c. the fair market value of the Vehicle at the end of the Term.
37. The Buyer will not be held liable for the difference between the Residual Value of the vehicle and its Realized Value.

General Provisions

38. This Owner Finance agreement may not be assigned to a third party without the Lessor's prior written consent and approval.
39. This Owner Finance agreement will pass to the benefit of and be binding upon the Lessee's respective heirs, executors, administrators, successors and assigns.
40. This Owner Finance agreement may only be amended or modified by a written instrument executed by both parties to this Owner Finance agreement.
41. All costs, expenses and expenditures including, and without limitation, the complete legal costs incurred by enforcing this Owner Finance agreement as a result of any default by the Buyer, will be added to the amount then outstanding and will immediately be paid by the Buyer.
42. The clauses and paragraphs contained in this Owner Finance agreement are intended to be read and construed independently of each other. If any part of this Owner Finance agreement is held to be invalid, this invalidity will not affect the operation of any other part of this Owner Finance agreement.

Initials: FR

43. If there is a conflict between any provision of this Owner Finance agreement and any form of Owner Finance agreement prescribed by applicable legislation of Pennsylvania (the "Act"), that prescribed form from the Act will prevail and such provisions of the Owner Finance agreement will be amended or deleted as necessary in order to comply with that prescribed form. Further, any provisions that are required by the Act are incorporated into this Owner Finance agreement.
44. Headings are inserted for the convenience of the parties to this Owner Finance agreement only and are not to be considered when interpreting this Owner Finance agreement. Words in the singular mean and include the plural and vice versa. Words in the masculine mean and include the feminine and vice versa.
45. This Owner Finance agreement constitutes the entire agreement between the parties to this Owner Finance agreement and there are no further items or provisions, either oral or otherwise.
46. The Buyer is entitled to a complete copy of this Owner Finance agreement. This Owner Finance agreement should not be signed until all terms have been set out and the Buyer has read it entirely.
47. This Owner Finance agreement will be governed by the laws of Pennsylvania.

IN WITNESS WHEREOF the Parties have executed this Owner Finance agreement dated this 15 day of July, 2024.

START MEDICAL TRANSPORT
SERVICES LLC

Per: 
(Seal)

FIRST LINE EMS LLC

Per: *Fadwa Robinson*
(Seal)

Initials: FR

NOTICE TO THE Buyer:

- (1) This is a finance agreement. Upon completion of payment, the Buyer will have purchased the motor vehicle previously described;**
- (2) Do not sign this Owner Finance agreement before you read it or if it contains any blank spaces to be filled in;**
- (3) You are entitled to a completely filled in copy of this Owner Finance agreement when you sign it;**
- (4) Warning -- unless a charge is included in this agreement for public liability or property damage insurance, payment for that coverage is not provided.**

I do hereby acknowledge receipt of a completed and signed copy of this owner finance agreement.	FR
	Buyer
	Initials

I do hereby acknowledge receipt of a completed and signed copy of this owner finance agreement.	
	Seller
	Initials

Initials: FR

Itemization of Gross Capitalized Cost

(A) Value of the vehicle as equipped at the time of entering into the Lease ...	\$28,000.00
(B) Values and descriptions of accessories and optional equipment the Seller agrees to add to the vehicle after entering into the contract	none
(C) Premium to be paid for each policy of insurance	none
(D) Charge for each service contract	none
(E) Charge for optional debt cancellation agreement (Gap Coverage)	\$750.00
(F) Outstanding Lease balance or prior credit balance	none
(G) Itemization of any other good or service not included above	none
 (H) Total Gross Capitalized Cost	 \$28,750.00

Initials: FR

Monthly Payment Calculation

Gross capitalized cost. The agreed upon value of the vehicle (\$28,000.00) and any items the Buyer pays over the Term (such as service contracts,

insurance, any outstanding prior credit or Lease balance) \$28,750.00

Capitalized cost reduction. The amount of the trade in allowance and down payment made by the Buyer to reduce the gross capitalized cost - \$2,000.00

Adjusted capitalized cost. The amount used in calculating the periodic payments = \$26,750.00

Residual Value. The value of the vehicle at the end of the Lease used in calculating the base monthly payments - \$ _____

Depreciation and any amortized amounts. The amount charged for the vehicle's decline in value through normal use and other items paid over the Term = \$26,750.00

Interest charge. The interest charged in addition to the depreciation and any amortized amounts + \$1,605.00

Total of base monthly payments. The depreciation and any amortized amounts plus the interest charge = \$28,355.00

Lease payments. The number of payments in your Lease / 36

Base monthly payment..... = \$787.64

Monthly sales/usage tax..... x 1.08

Total Monthly Payment..... = \$850.65