

Mr Colin Dodge
Chairman, Management Committee - Americas
Executive Vice President, and Chief Performance Officer
Nissan North America Inc
One Nissan Way
Franklin, TN 37067

Dear Mr Dodge:

I am writing to you to express displeasure with my recent experience purchasing a new 2011 Nissan Rogue from Paul Miller Nissan, 930 Kings Hwy, Fairfield, CT.

When I first entered the dealership to shop for a new Nissan I told the salesman, Mr Juan Mills, that I had \$2000 available for a down payment and a 2007 Dodge Nitro to trade in. He showed me a 2011 Nissan Rogue and I agreed to purchase it. After filling out the paperwork and applying for financing, Mr Mills informed me that because my credit score was rather low, he suggested that I should put down an additional down payment for a total of \$3000. I told him that I couldn't afford \$3000 right then, but that I would try to come up with an additional \$500, for a total of \$2500 cash down payment. He agreed to that and submitted the paperwork for financing approval.

A few days later Mr Mills called to tell me that the financing was all in order and that I could come to the dealership to take delivery of my new Nissan on June 3, 2011.

At that time the dealer told me they couldn't transfer my license plates immediately because they were waiting for something from the bank, so he gave me a dealer plate and he told me they'd have everything completed and be ready to put my old plates on the new car in a few days.

I called the dealership a couple of times in the next few weeks and was told they were still waiting for the bank. After about three weeks, the Finance Manager, Mr Mac Tavadros, called to inform me that the bank they had sent my application to had only approved \$30,000 in financing, and that because the car was being sold to me for \$34,000, he wanted me to add an extra \$4000 to my \$2500 down payment.

At this point I was in a difficult spot because I did not have \$4000 available, and I had already been driving the car for a month and had put 6000 miles on it.

I did reluctantly agree to an arrangement to put down \$1200 cash and pay \$350 per month for 10 months to cover the difference between the \$34,000 sales price and the bank-financed \$30,000. The only reason I agreed to the new additional down payment was because at the moment I didn't believe I had any choice, since I could not cancel the deal and return the car because my trade-in vehicle had already been disposed of by the dealer and I could not be without a car for even a day or two because I need it to get to work, etc.

If the dealer had originally told me that I would need \$6500 cash down to get financing for this car I would told him I couldn't afford it and gone elsewhere.

I believe this situation is shameful and unfair. I have bought many new cars in my life and have never had a situation where the dealer sold me a car, I signed all the contracts, and then found out a month later that the financial arrangements had to be changed. I have never heard of a reputable dealer delivering a car to a customer until the financing was all approved and finalized. Whenever there is any problem with financing, either

the deal falls through or the dealer might offer to attempt to resubmit the paperwork with a larger down payment. It is my opinion that if the dealer represented that the financing was in order and arranged for me to take delivery on my new car, and then learned that there was a problem with the financing, it should have been his responsibility to correct the situation.

I would like to know what you plan to do about this situation, as I believe it is unfair, unethical and possible a breach of my original signed financial contract, having already agreed to and signed the agreement that specified my original cash down payment of \$2500.

Thank you for your attention to this matter.

Sincerely yours,

Brian Battles

cc

Mr Paul S Miller, President, Paul Miller Nissan
Ms Paulette Scarpetti, President, Better Business Bureau of Connecticut
Mr William Rubenstein, Commissioner, State of Connecticut Dept of Consumer Protection
Ms Melody Currey, Commissioner, State of Connecticut Dept of Motor Vehicles
Mr George Jepsen, State of Connecticut Attorney General

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