

**Disclosure Statement Pursuant to the Pink Basic Disclosure Guidelines**

**Consumer Automotive Finance, Inc.**

A Nevada Corporation  
8430 W Lake Mead Blvd Suite 100  
Las Vegas, NV 89128  
702-576-9864  
[www.cafius.com](http://www.cafius.com)  
info@cafius.com  
SIC Code: 6199

**Annual Report**  
**For the Period Ending: 06/30/2019**  
(the "Reporting Period")

As of June 30,2019, the number of shares outstanding of our Common Stock was:

**121,910,385**

As of June 30,2018, the number of shares outstanding of our Common Stock was:

**121,910,385**

Indicate by check mark whether the company is a shell company (as defined in Rule 405 of the Securities Act of 1933 and Rule 12b-2 of the Exchange Act of 1934):

Yes:   
check)

No:  (Double-click and select "Default Value" to

Indicate by check mark whether the company's shell status has changed since the previous reporting period:

Yes:

No:

Indicate by check mark whether a Change in Control<sup>1</sup> of the company has occurred over this reporting period:

Yes:

No:

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<sup>1</sup> "Change in Control" shall mean any events resulting in:

(i) Any "person" (as such term is used in Sections 13(d) and 14(d) of the Exchange Act) becoming the "beneficial owner" (as defined in Rule 13d-3 of the Exchange Act), directly or indirectly, of securities of the Company representing fifty percent (50%) or more of the total voting power represented by the Company's then outstanding voting securities;

(ii) The consummation of the sale or disposition by the Company of all or substantially all of the Company's assets;

(iii) A change in the composition of the Board occurring within a two (2)-year period, as a result of which fewer than a majority of the directors are directors immediately prior to such change; or

(iv) The consummation of a merger or consolidation of the Company with any other corporation, other than a merger or consolidation which would result in the voting securities of the Company outstanding immediately prior thereto continuing to represent (either by remaining outstanding or by being converted into voting securities of the surviving entity or its parent) at least fifty percent (50%) of the total voting power represented by the voting securities of the Company or such surviving entity or its parent outstanding immediately after such merger or consolidation.

**1) Name of the issuer and its predecessors (if any)**

In answering this item, please also provide any names used by predecessor entities in the past five years and the dates of the name changes.

Currently - Consumer Automotive Finance, Inc. – 6/2016 to present  
Formerly – NowAuto Group, Inc. – 7/2015 to 3/2016

Date and state (or jurisdiction) of incorporation (also describe any changes to incorporation since inception, if applicable) Please also include the issuer’s current standing in its state of incorporation (e.g. active, default, inactive):

Active in the state of Nevada as of August 19, 1998

Has the issuer or any of its predecessors ever been in bankruptcy, receivership, or any similar proceeding in the past five years?

Yes:  No:

**2) Security Information**

Trading symbol: CAFI  
Exact title and class of securities outstanding: Common Stock  
CUSIP: 210493102  
Par or stated value: \$0.001

Total shares authorized: 800,00,000 as of date: June 30,2019  
Total shares outstanding: 121,910,385 as of date: June 30,2019  
Number of shares in the Public Float<sup>2</sup>: 1,550,000 as of date: June 30,2019  
Total number of shareholders of record: 30 as of date: June 30,2019

Transfer Agent

Name: Pacific Stock Transfer  
Phone: 800-785-7782  
Email: Michelle@pacificstocktransfer.com

Is the Transfer Agent registered under the Exchange Act?<sup>3</sup> Yes:  No:

Describe any trading suspension orders issued by the SEC concerning the issuer or its predecessors:

None

<sup>2</sup> “Public Float” shall mean the total number of unrestricted shares not held directly or indirectly by an officer, director, any person who is the beneficial owner of more than 10 percent of the total shares outstanding (a “control person”), or any affiliates thereof, or any immediate family members of officers, directors and control persons.

<sup>3</sup> To be included in the Pink Current Information tier, the transfer agent must be registered under the Exchange Act.

List any stock split, stock dividend, recapitalization, merger, acquisition, spin-off, or reorganization either currently anticipated or that occurred within the past 12 months:  
None

### 3) Issuance History

The goal of this section is to provide disclosure with respect to each event that resulted in any direct changes to the total shares outstanding of any class of the issuer's securities **in the past two completed fiscal years and any subsequent interim period**.

Disclosure under this item shall include, in chronological order, all offerings and issuances of securities, including debt convertible into equity securities, whether private or public, and all shares or any other securities or options to acquire such securities issued for services. Using the tabular format below, please describe these events.

#### A. Changes to the Number of Outstanding Shares

Check this box to indicate there were no changes to the number of outstanding shares within the past two completed fiscal years and any subsequent periods:

Number of Shares outstanding as of June 30, 2016		Opening Balance:		*Right-click the rows below and select "Insert" to add rows as needed.					
		Common: 106,695,385							
		Preferred: _____							
Date of Transaction	Transaction type (e.g. new issuance, cancellation, shares returned to treasury)	Number of Shares Issued (or cancelled)	Class of Securities	Value of shares issued (\$/per share) at Issuance	Were the shares issued at a discount to market price at the time of issuance? (Yes/No)	Individual/ Entity Shares were issued to (entities must have individual with voting / investment control disclosed).	Reason for share issuance (e.g. for cash or debt conversion) OR Nature of Services Provided (if applicable)	Restricted or Unrestricted as of this filing?	Exemption or Registration Type?
<u>08/10/2018</u>	<u>New Issuance</u>	<u>27,500</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Deanna M Konopka</u>	<u>Debt conversion</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>08/10/2018</u>	<u>New Issuance</u>	<u>27,500</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Nicholas A Konopka, Jr.</u>	<u>Debt conversion</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>08/10/2018</u>	<u>New Issuance</u>	<u>207,500</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Lucille Krey</u>	<u>Debt conversion</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>08/10/2018</u>	<u>New Issuance</u>	<u>27,500</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>David Konopka</u>	<u>Debt conversion</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>08/10/2018</u>	<u>New Issuance</u>	<u>5,000,000</u>	<u>Common</u>	<u>.0001</u>	<u>Yes</u>	<u>Nicholas A. Konopka</u>	<u>Share based compensation – Officer services rendered</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>08/10/2018</u>	<u>New Issuance</u>	<u>9,000,000</u>	<u>Common</u>	<u>.0001</u>	<u>Yes</u>	<u>Paige L. Tolson</u>	<u>Share based compensation – Officer services rendered</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>08/10/2018</u>	<u>New Issuance</u>	<u>5,000,000</u>	<u>Common</u>	<u>.0001</u>	<u>Yes</u>	<u>Steve Primak TTEE</u>	<u>Share based compensation</u>	<u>Restricted</u>	<u>Section 4a2</u>

							n – Officer services rendered		
<u>08/10/2018</u>	<u>New Issuance</u>	<u>27,500</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Larry Primak &amp; Brenda Primak</u>	<u>Note conversion</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>08/10/2018</u>	<u>New Issuance</u>	<u>27,500</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Charles Connors, Jr.</u>	<u>Note conversion</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>08/10/2018</u>	<u>New Issuance</u>	<u>27,500</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Isaac Farah</u>	<u>Note conversion</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>08/10/2018</u>	<u>New Issuance</u>	<u>7,500</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Robert Andrzejewski</u>	<u>Note conversion</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>08/10/2018</u>	<u>New Issuance</u>	<u>27,500</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Ernest D Golin</u>	<u>Note conversion</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>08/10/2018</u>	<u>New Issuance</u>	<u>47,500</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Babak Ghadishah</u>	<u>Note conversion</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>08/10/2018</u>	<u>New Issuance</u>	<u>47,500</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Adele Hancock</u>	<u>Note conversion</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>09/06/2018</u>	<u>New Issuance</u>	<u>30,000</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Larry Primak &amp; Brenda Primak</u>	<u>Note conversion</u>	<u>Consulting Services</u>	<u>Section 4a2</u>
<u>09/06/2018</u>	<u>New Issuance</u>	<u>30,000</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Charles Connors, Jr.</u>	<u>Note conversion</u>	<u>Consulting Services</u>	<u>Section 4a2</u>
<u>09/06/2018</u>	<u>New Issuance</u>	<u>30,000</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Isaac Farah</u>	<u>Note conversion</u>	<u>Consulting Services</u>	<u>Section 4a2</u>
<u>09/06/2018</u>	<u>New Issuance</u>	<u>30,000</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Deanna M Konopka</u>	<u>Consulting Services</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>09/06/2018</u>	<u>New Issuance</u>	<u>30,000</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Nicholas A Konopka, Jr.</u>	<u>Consulting Services</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>09/06/2018</u>	<u>New Issuance</u>	<u>367,500</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Lucille Krey</u>	<u>Consulting Services</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>09/06/2018</u>	<u>New Issuance</u>	<u>30,000</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>David Konopka</u>	<u>Consulting Services</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>09/06/2018</u>	<u>New Issuance</u>	<u>30,000</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Ernest D Golin</u>	<u>Consulting Services</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>09/06/2018</u>	<u>New Issuance</u>	<u>67,500</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Babak Ghadishah</u>	<u>Consulting Services</u>	<u>Restricted</u>	<u>Section 4a2</u>
<u>09/06/2018</u>	<u>New Issuance</u>	<u>67,500</u>	<u>Common</u>	<u>.10</u>	<u>No</u>	<u>Adele Hancock</u>	<u>Consulting Services</u>	<u>Restricted</u>	<u>Section 4a2</u>
Shares Outstanding on June 30, 2019	<u>Ending Balance:</u> Common: <u>121,910,385</u> Preferred: <u>None</u>								

**Example:** A company with a fiscal year end of December 31<sup>st</sup>, in addressing this item for its quarter ended September 30, 2018, would include any events that resulted in changes to any class of its outstanding shares from the period beginning on January 1, 2016 through September 30, 2018 pursuant to the tabular format above.

Use the space below to provide any additional details, including footnotes to the table above:

## B. Debt Securities, Including Promissory and Convertible Notes

Use the chart and additional space below to list and describe any issuance of promissory notes, convertible notes or convertible debentures **in the past two completed fiscal years and any subsequent interim period.**

Check this box if there are no outstanding promissory, convertible notes or debt arrangements:

Date of Note Issuance	Outstanding Balance (\$)	Principal Amount at Issuance (\$)	Interest Accrued (\$)	Maturity Date	Conversion Terms (e.g. pricing mechanism for determining conversion of instrument to shares)	Name of Noteholder	Reason for Issuance (e.g. Loan, Services, etc.)
11/01/2017	55,000	125,000	9,437	11/01/2019	Option to convert into common stock at par value	Asher Emma Revocable Trust	Loan for Operating Capital

### 4) Financial Statements

A. The following June 30, 2019 annual financial statements were prepared in accordance with:

- U.S. GAAP  
 IFRS

B. The financial statements for this reporting period were prepared by (name of individual)<sup>4</sup>:

**Name:** Sakaye Infotech - Arun  
**Title:** FCA

**CONSUMER AUTOMOTIVE FINANCE, INC.**

**Financial Statements  
For the Year Ended June 30, 2019**

**CONSUMER AUTOMOTIVE FINANCE, INC.**  
**BALANCE SHEETS**

	June 30, 2019	June 30, 2018
<b>Assets:</b>		
<b>Current assets:</b>		
Cash and cash equivalents	\$ 1,358	\$ 12,703
Due from directors	18,521	24,921
Security deposit	525	525
<b>Total current assets</b>	<b>20,404</b>	<b>38,149</b>
<b>Other assets:</b>		
Finance to customer	51,263	70,786
Product license	25,500	25,500
<b>Total other assets</b>	<b>76,763</b>	<b>96,286</b>
<b>Total assets</b>	<b>\$ 97,167</b>	<b>\$ 134,435</b>
<b>Liabilities and stockholder's equity:</b>		
<b>Current liabilities:</b>		
Convertible notes payable	\$ 55,000	\$ 125,000
Due to related party	7,180	3,105
<b>Total current liabilities</b>	<b>62,180</b>	<b>128,105</b>
<b>Total liabilities</b>	<b>\$ 62,180</b>	<b>\$ 128,105</b>
<b>Stockholder's equity:</b>		
Common stock par value \$0.001 authorized 800,000,000 shares, 121,910,385 and 101,695,385 shares issued and outstanding as on June 30, 2019 and 2018, respectively	\$ 121,910	\$ 101,695
Additional paid in capital	4,795,716	4,675,431
Accumulated deficit	(4,882,639)	(4,770,796)
<b>Total stockholders' equity</b>	<b>34,987</b>	<b>6,330</b>
<b>Total liabilities and stockholders' equity</b>	<b>\$ 97,167</b>	<b>\$ 134,435</b>

The accompanying notes are an integral part of these financial statements.

**CONSUMER AUTOMOTIVE FINANCE, INC.**  
**STATEMENTS OF OPERATIONS**

	<b>For the Year Ended</b>	<b>For the Year Ended</b>
	<b>June 30, 2019</b>	<b>June 30, 2018</b>
Revenues	\$ 22,306	\$ 131,211
Costs of services	782	81,175
Gross margin	<b>21,524</b>	<b>50,036</b>
<b>Operating expenses:</b>		
Salaried and wages	24,600	26,420
Share based compensation	90,250	-
Rental expenses	12,190	5,448
Profession fees	-	5,000
General and administrative	42,007	32,348
<b>Total operating expenses</b>	<b>169,047</b>	<b>69,216</b>
<b>Other income:</b>		
Gain on settlement of debt	\$ 19,750	\$ -
Other income	15,930	1,710
<b>Total other income</b>	<b>35,680</b>	<b>1,710</b>
<b>Net loss</b>	<b>\$ (111,843)</b>	<b>\$ (17,470)</b>
Loss per share, basic & diluted	\$ (0.00)	\$ (0.00)
Weighted average shares outstanding	119,586,953	101,695,385

The accompanying notes are an integral part of these financial statements.

**CONSUMER AUTOMOTIVE FINANCE, INC.**  
**STATEMENTS OF STOCKHOLDERS' DEFICIT**  
**(UNAUDITED)**

	Common Stock		Additional Paid-in Capital	Accumulated Deficit	Total Stockholders' Deficit
	Shares	Amount			
<b>Balances - June 30, 2016</b>	<b>101,695,385</b>	<b>101,695</b>	<b>4,675,431</b>	<b>(4,752,251)</b>	<b>24,875</b>
Net loss for the year ended June 30, 2017	-	-	-	(1,075)	(1,075)
<b>Balances - June 30, 2017</b>	<b>101,695,385</b>	<b>101,695</b>	<b>4,675,431</b>	<b>(4,753,326)</b>	<b>23,800</b>
Net loss for the year ended June 30, 2018	-	-	-	(17,470)	(17,470)
<b>Balances - June 30, 2018</b>	<b>101,695,385</b>	<b>101,695</b>	<b>4,675,431</b>	<b>(4,770,796)</b>	<b>6,330</b>
Shares issued for settlement of debt	502,500	503	49,747	-	50,250
Shares issued for services	712,500	712	70,538	-	71,250
Shares issued for share based compensation	19,000,000	19,000	-	-	19,000
Net loss for the year ended June 30, 2019	-	-	-	(111,843)	(111,843)
<b>Balances - June 30, 2019</b>	<b>121,910,385</b>	<b>121,910</b>	<b>4,795,716</b>	<b>(4,882,639)</b>	<b>34,987</b>

**CONSUMER AUTOMOTIVE FINANCE, INC.**  
**STATEMENTS OF CASH FLOWS**

	<b>For the Years Ended</b>	<b>For the Years Ended</b>
	<b>June 30, 2019</b>	<b>June 30, 2018</b>
<b>CASH FLOW FROM OPERATING ACTIVITIES:</b>		
Net loss	\$ (111,843)	\$ (17,470)
<b>Adjustments to reconcile net loss to net cash used by operating activities:</b>		
Share based compensation	90,250	-
Gain on settlement of debt	(19,750)	-
<b>Change in assets and liabilities:</b>		
(Increase) decrease in security deposit	-	(525)
<b>Net cash provided by operating activities</b>	<b>(41,343)</b>	<b>(17,995)</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Proceeds from convertible notes	-	125,000
Proceeds from related party debt	4,075	1,405
Advance to (repayment from) directors	6,400	(24,921)
Advance to (repayment from) customers for financing	19,523	(70,786)
<b>Net cash provided by financing activities</b>	<b>29,998</b>	<b>30,698</b>
<b>Net increase (decrease) in cash</b>	<b>(11,345)</b>	<b>12,703</b>
<b>Cash at beginning of period</b>	<b>12,703</b>	<b>-</b>
<b>Cash at end of period</b>	<b>\$ 1,358</b>	<b>\$ 12,703</b>

**SUPPLEMENTAL DISCLOSURE OF CASH FLOW INFORMATION:**

Cash paid during the period for:

Interest	\$ -	\$ -
Income Taxes	-	-

**NON-CASH INVESTING AND FINANCING ACTIVITIES:**

Common stock issued for share based compensation	\$ 19,000	\$ -
Common stock issued for settlement of debt	70,000	-
Common stock issued for service	71,250	-

**CONSUMER AUTOMOTIVE FINANCE, INC.**  
**NOTES TO FINANCIAL STATEMENTS**  
**June 30, 2019**

**NOTE 1 - ORGANIZATION AND OPERATIONS**

Consumer Automotive Finance, Inc. (the “Company”) was originally incorporated in the State of Nevada on August 19, 1998 as WH Holdings, Inc. In June 2004 the Company changed its name to Automotive Capital Group, Inc. In August 2004 the Company changed its name to NowAuto, Inc. In July 2015 the Company changed its name to NowAuto Group, Inc. and the Company changed its name to its current name Consumer Automotive Finance, Inc. to properly reflect the business direction.

**NOTE 2 – GOING CONCERN**

The accompanying financial statements have been prepared assuming that the Company will continue as a going concern, which contemplates continuity of operations, realization of assets, and liquidation of liabilities in the normal course of business.

While the Company is attempting to commence operations and generate revenues, the Company’s cash position may not be significant enough to support the Company’s daily operations. Management intends to raise additional funds by way of a public or private offering. Management believes that the actions presently being taken to further implement its business plan and generate revenues provide the opportunity for the Company to continue as a going concern. While the Company believes in the viability of its strategy to generate revenues and in its ability to raise additional funds, there can be no assurances to that effect. The ability of the Company to continue as a going concern is dependent upon the Company’s ability to further implement its business plan and generate revenues.

**NOTE 3 – STOCKHOLDERS’ EQUITY**

*Shares authorized*

The Company is authorized to issue 800,000,000 shares of common stock with a par value of \$0.001 per share.

*Shares issued*

During the year ended June 30, 2018, no shares were issued.

On August 10, 2018, the Company issued 5,000,000 shares of common stock to Nicholas Konopka, Officer of the company for share based compensation.

On August 10, 2018, the Company issued 9,000,000 shares of common stock to Paige Tolson, Officer of the company for share based compensation.

On August 10, 2018, the Company issued 5,000,000 shares of common stock to Steve Primak Ttee, Officer of the company for share based compensation.

During the quarter ended September 30, 2018, the Company issued 712,500 shares of common stock for services for the amount of \$71,250.

During the quarter ended September 30, 2018, the Company issued 502,500 shares of common stock for settlement of convertible note payable of \$70,000 and record a gain on settlement of debt of \$19,750.

As of June 30, 2019, and 2018, the outstanding common stock is 121,910,385 and 101,695,385 shares, respectively.

#### **NOTE 4 – CONVERTIBLE NOTES PAYABLE**

During the year ended June 30, 2018, the Company received convertible notes payable of \$125,000 for various operating expenses. The note is unsecured, interest bearing at 7.5% per annum and can be convertible in stock. The note is due upon 2 years.

During the quarter ended September 30, 2018, the Company issued 502,000 shares of common stock for settlement of convertible note payable of \$70,000 and record a gain on settlement of debt of \$19,750. (Refer Note 3)

As of June 30, 2019, and 2018, convertible note outstanding is \$55,000 and \$125,000, respectively.

#### **NOTE 5 – RELATED PARTY TRANSACTIONS**

##### *Due from related party*

During the year ended June 30, 2018, the Company advanced \$6,500 to Nicholas Konopka, Director of the company. These loans are unsecured, non-interest bearing and due on demand. During the year ended June 30, 2018, Nicholas Konopka, director of the company repaid \$100 to the Company.

During the six months period ended December 31, 2018, net advances of Nicholas Konopka, Director of the company of \$6,400 regrouped to due to related party.

As of June 30, 2019, and 2018, due from Nicholas Konopka, Director of the company is \$0 and \$6,400 respectively.

During the year ended June 30, 2018, the Company advanced \$18,521 to director of the company. These loans are unsecured, non-interest bearing and due on demand.

During the six months period ended December 31, 2018, the Company advanced \$0 to director of the company. These loans are unsecured, non-interest bearing and due on demand.

As of June 30, 2019, and 2018, due from director is \$18,521 and \$24,921 respectively.

##### *Due to related party*

During the year ended June 30, 2018, the Company received \$1,405 from Nicholas Konopka, Director of the company for operating expenses. These loans are unsecured, non-interest bearing and due on demand.

During the six months period ended December 31, 2018, the Company received \$15,700 from Nicholas Konopka, Director of the company for operating expenses and the Company repaid \$5,225 to him. These loans are unsecured, non-interest bearing and due on demand.

As of June 30, 2019, and 2018, due to Nicholas Konopka, Director of the company is \$7,180 and \$3,105 respectively.

*Share based compensation*

On August 10, 2018, the Company issued 5,000,000 shares of common stock to Nicholas Konopka, Officer of the company for share based compensation.

On August 10, 2018, the Company issued 9,000,000 shares of common stock to Paige Tolson, Officer of the company for share based compensation.

On August 10, 2018, the Company issued 5,000,000 shares of common stock to Steve Primak Ttee, Officer of the company for share based compensation.

**NOTE 6 – SUBSEQUENT EVENTS**

The Company has evaluated all events that occurred after the balance sheet date through the date when the financial statements were issued to determine if they must be reported. The Management of the Company determined that there were no reportable subsequent events to be disclosed.

## 5) Issuer's Business, Products and Services

The purpose of this section is to provide a clear description of the issuer's current operations. In answering this item, please include the following:

- A. Summarize the issuer's business operations (If the issuer does not have current operations, state "no operations")

Consumer Automotive Finance, Inc. was originally incorporated in the State of Nevada on August 19, 1998 as WH Holdings, Inc. In June 2004 the Company changed its name to Automotive Capital Group, Inc. In August 2004 the Company changed its name to NowAuto, Inc. In July 2015 the Company changed its name to NowAuto Group, Inc. and in March 2016 the Company changed its name to its current name Consumer Automotive Finance, Inc. to properly reflect the business direction of the Company.

- B. Describe any subsidiaries, parents, or affiliated companies, if applicable, and a description of their business contact information for the business, officers, directors, managers or control persons. Subsidiary information may be included by reference

None

- C. Describe the issuers' principal products or services, and their markets

Consumer Automotive Finance, Inc. is an indirect automotive financial services company that focuses on servicing the Sub-Prime market.

## 6) Issuer's Facilities

The goal of this section is to provide a potential investor with a clear understanding of all assets, properties or facilities owned, used or leased by the issuer.

In responding to this item, please clearly describe the assets, properties or facilities of the issuer, give the location of the principal plants and other property of the issuer and describe the condition of the properties. If the issuer does not have complete ownership or control of the property (for example, if others also own the property or if there is a mortgage on the property), describe the limitations on the ownership.

If the issuer leases any assets, properties or facilities, clearly describe them as above and the terms of their leases.

The Company has one location located at 8430 W. Lake Mead Blvd. Suite 100, Las Vegas, NV 89128.

## 7) Officers, Directors, and Control Persons

The goal of this section is to provide an investor with a clear understanding of the identity of all the persons or entities that are involved in managing, controlling or advising the operations,

business development and disclosure of the issuer, as well as the identity of any significant or beneficial shareholders.

Using the tabular format below, please provide information regarding any person or entity owning 5% or more of the issuer, as well as any officer, and any director of the company, regardless of the number of shares they own. **If any listed are corporate shareholders or entities, provide the name and address of the person(s) beneficially owning or controlling such corporate shareholders, or the name and contact information of an individual representing the corporation or entity in the note section.**

Name of Officer/Director and Control Person	Affiliation with Company (e.g. Officer/Director/Owner of more than 5%)	Residential Address (City / State Only)	Number of shares owned	Share type/class	Ownership Percentage of Class Outstanding	Note
Nicholas A Konopka	CEO/President/Chairman of the Board	Las Vegas, NV	54,500,000	Common	44.70%	None
Paige L Tolson	COO/Treasurer/Member of the Board of Directors	Las Vegas, NV	10,000,000	Common	8.2%	None
Stephen Primak	CLO/Secretary/Member of the Board of Directors	Las Vegas, NV	29,750,000	Common	24.40%	None

## 8) Legal/Disciplinary History

A. Please identify whether any of the persons listed above have, in the past 10 years, been the subject of:

1. A conviction in a criminal proceeding or named as a defendant in a pending criminal proceeding (excluding traffic violations and other minor offenses);

None

2. The entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, or banking activities;

None

3. A finding or judgment by a court of competent jurisdiction (in a civil action), the Securities and Exchange Commission, the Commodity Futures Trading Commission, or a state securities regulator of a violation of federal or state securities or commodities law, which finding or judgment has not been reversed, suspended, or vacated; or

None

4. The entry of an order by a self-regulatory organization that permanently or temporarily barred, suspended, or otherwise limited such person's involvement in any type of business or securities activities.

None

- B. Describe briefly any material pending legal proceedings, other than ordinary routine litigation incidental to the business, to which the issuer or any of its subsidiaries is a party or of which any of their property is the subject. Include the name of the court or agency in which the proceedings are pending, the date instituted, the principal parties thereto, a description of the factual basis alleged to underlie the proceeding and the relief sought. Include similar information as to any such proceedings known to be contemplated by governmental authorities.

None

## 9) **Third Party Providers**

Please provide the name, address, telephone number and email address of each of the following outside providers:

### Securities Counsel

Name: Brett O Whipple, Esq.  
Firm: Justice Law Center  
Address 1: 1100 S 10<sup>th</sup> St  
Address 2: Las Vegas, NV 89104  
Phone: 702-731-0000  
Email: [Steve@omarlaw.com](mailto:Steve@omarlaw.com)

### Accountant or Auditor

Name: Bruce Gardner, CPA  
Firm: Swan & Gardner  
Address 1: 9005 W Sahara Ave  
Address 2: Las Vegas, NV 89117  
Phone: 702-869-9700  
Email: [bruce@swanandgardiner.com](mailto:bruce@swanandgardiner.com)

### Investor Relations Consultant

None

### Other Service Providers

None

## **10) Issuer Certification**

I, Nicholas Konopka certify that:

1. I have reviewed this Annual Report of Consumer Automotive Finance, Inc.
2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and
3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

Date: August 8, 2019

/s/ Nicholas Konopka  
Nicholas Konopka  
Chief Executive Officer  
(Principal Executive Officer)

I, Paige L Tolson certify that:

1. I have reviewed this Annual Report of Consumer Automotive Finance, Inc.
2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and
3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

Date: August 8, 2019

/s/ Paige Tolson  
Paige Tolson  
Treasurer  
(Principal Financial Officer)