## Woman says Baca Motors tricked her into contracts

By Tara King Journal Staff Writer

BELEN — An elderly Navajo woman is suing Baca Motors of Belen for allegedly tricking her into buying three cars for other people when she signed financial agreements.

The complaint, which was filed in 13th Judicial District Court last week, alleges that in less than one month in 1998, Baca Motors sold Irene Hillman four cars — one for herself and the others for a nephew, a cousin and a friend.

Hillman was tricked into signing contracts making her solely responsible for the cost of the cars, which was more than \$75,000, the complaint states.

In order for the dealership to obtain financing for the purchase of the cars, it falsified information about Hillman's income, according to the lawsuit.

Hillman, who lives near Gamerco on the Navajo Indian reservation, has a monthly Social Security income of less than \$500, the complaint states. Although Hillman's age is not stated in the lawsuit, it refers to her as elderly. It also says she can't speak or read English.

Ruben Baca, the owner of Baca Motors, said last week he hadn't been notified of the lawsuit and that he didn't remember a customer named Hillman.

When told of the allegations, he said, "it doesn't sound real or right.

"It's very important for us to provide information to our customers and explain everything."

According to the complaint, Hillman wanted to buy a car and visited the GMC dealership with her nephew at the beginning of October 1998. She didn't see a car she wanted but was asked to cosign a contract for her nephew to buy a \$16,300 Nissan pickup. Hillman was told she would receive \$100 if she did so, the complaint states.

Hillman didn't understand what it meant to co-sign and it wasn't explained to her, according to the complaint.

Hillman signed the contract and collected the \$100. No copies of the sale or the contract were given to Hillman, the complaint states.

About a week later, Hillman returned to the dealership and bought a 1999 Pontiac Sunfire for herself.

The next day, the dealership contacted Hillman and told her to pick up another vehicle, which had been brought to a restaurant parking lot in Gallup where Baca Motors sometimes sells cars, according to the complaint.

Hillman brought a friend to the restaurant.

"Baca (Motors) pressured her to buy this truck," the complaint states. "When she refused, Baca asked her to co-sign for (her friend) to buy it."

She then signed the financial documents for the \$16,000 truck, the complaint states.

Two weeks later, Baca Motors delivered another truck, a \$26,700 1999 GMC, to the restaurant for Hillman's cousin, according to the complaint.

Again, Hillman signed the contract, which was presented as a co-sign agreement, the complaint states.

Hillman later learned that all four cars were purchased in her name only, according to the complaint. All the vehicles were later repossessed and she was sued by one of the lending agencies.

Hillman is seeking actual and punitive damages.