

04-413-CD
SPECIALTY LENDERS, LTD. vs. DENNIS Q. INGROS, et al.

Specialty Lenders vs Dennis Q Ingros et al
2004-413-CD

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

SPECIALTY LENDERS, LTD.,

Plaintiff,

v.

DENNIS Q. INGROS and
MARY INGROS,

Defendants.

) CIVIL ACTION

)

) Case No. 04-413-CD

)

)

)

)

) COMPLAINT IN

) CONFESSION OF JUDGMENT

)

) CERTIFICATE OF RESIDENCES

)

) AFFIDAVIT OF COMMERCIAL
TRANSACTION

)

) CONFESSION OF JUDGMENT

)

) NOTICE OF JUDGMENT

)

) NOTICE PURSUANT TO
42 Pa.C.S.A. §2737.1

)

) NOTICE UNDER RULE 2958.1

Filed on behalf of Plaintiff:
Specialty Lenders, Ltd.

Counsel of Record for Plaintiff:

Albert J. Boucek, Esquire
Pa. I.D. # 23507
3202 McKnight East Drive
Pittsburgh, PA 15237
Tel. (412) 366-5515

FILED

MAR 26 2004

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

SPECIALTY LENDERS, LTD.,	)	CIVIL ACTION
)	
Plaintiff,	)	Case No.
)	
v.)	
)	
DENNIS Q. INGROS and)	
MARY INGROS,)	
)	
Defendants.)	
)	

COMPLAINT IN CONFESSION OF JUDGMENT

Plaintiff, Specialty Lenders, Ltd., by and through its attorney, Albert J. Boucek, Esquire, files this Complaint in Confession of Judgment for Money:

1. The Plaintiff is Specialty Lenders, Ltd. ("Specialty Lenders"), a Pennsylvania corporation whose principal address is 3205 McKnight East Drive, Pittsburgh, Pennsylvania, 15237-6423.

2. Defendants, Dennis Q. Ingros and Mary Ingros, are Pennsylvania residences with a last known address of 1120 South Brady, DuBois, Pennsylvania 15801.

3. On October 10, 2001, to induce Plaintiff to make a loan to DQI, Inc., a Pennsylvania corporation, the Defendants, Dennis Q. Ingros and Mary Ingros, executed separate Guaranty and Suretyship Agreements for the benefit of Plaintiff.

4. A true and correct copies of the Specialty Lenders, Ltd. Guaranty and Suretyship Agreements dated October 10, 2001 (the "Guaranties"), the instruments evidencing the obligation under which Plaintiff is confessing judgment, are attached hereto, and marked as Exhibit "A" and "B".

5. The Guaranties, under which judgment is being confessed, and the loan to DQI, Inc., have not been released, assigned or transferred.

6. Judgment has not been entered against the Defendants in any jurisdiction on the instrument evidencing the obligation that is being confessed. Judgment in the amount of \$92,872.85 was confessed against DQI, Inc. on October 17, 2001 in the Court of Common Pleas of Clearfield County, Pennsylvania at Case No. 01-1727-CO

7. Plaintiff avers that an Event of Default under the Guaranties has occurred due to failure to make timely monthly payments on the obligation of DQI, Inc., when due under the Promissory Note of October 10, 2001 (Exhibit "C"), and by the bankruptcy of DQI, Inc., filed at Bankruptcy Case Number 03-35070-BM before the United States Bankruptcy Court for the Western District of Pennsylvania.

8. The itemization of the amount due prior to any set off is as follows:

Principal and interest to be paid	\$ 80,759.00
Less: Amounts paid to date	<u>(34,832.00)</u>
Subtotal	45,927.00
Attorney's commission (20%)	<u>\$ 9,185.40</u>
Total Due	\$55,112.40

9. Judgment is demanded as authorized by the Warrant of Attorney contained in the Guaranties attached as Exhibits A and B.

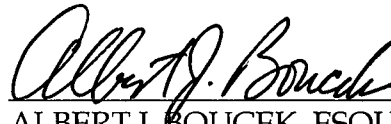
10. The warrants appearing in the attached Guaranties were executed by the Defendants on October 10, 2001, and therefore are less than twenty years old, and were based on a commercial business transaction other than a consumer retail sales agreement.

11. Attached hereto and marked as Exhibits "D" and "E" are the Acknowledgement of Disclosure and Waiver of Rights executed by Defendants,

evidencing the intentional and voluntary waiver of rights by Defendants prior to confession of judgment.

WHEREFORE, Plaintiff demands judgment in the sum of FIFTY FIVE THOUSAND ONE HUNDRED TWELVE and 40/100 DOLLARS (\$55,112.40) together with interest on the principal sum at the rate provided in the attached loan documents, and costs, as authorized by the warrants appearing in the attached Guaranties; and Plaintiff brings said instrument into court to recover the said sum.

Respectfully submitted,


ALBERT J. BOUCEK, ESQUIRE
PA I.D. #23507
Attorney for Plaintiff
Specialty Lenders, Ltd.
3202 McKnight East Drive
Pittsburgh, PA 15237
Tel. (412) 366-5515

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

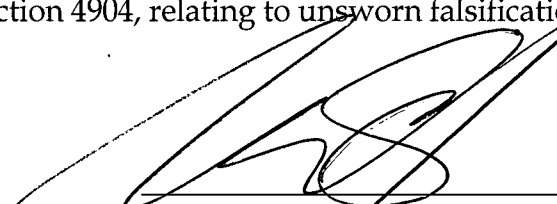
SPECIALTY LENDERS, LTD.,	)	CIVIL ACTION
)	
Plaintiff,	)	Case No.
)	
v.)	
)	
DENNIS Q. INGROS and)	
MARY INGROS,)	
)	
Defendants.)	
)	

COMPLAINT VERIFICATION

I, NED SOKOLOFF, the undersigned, am the President of SPECIALTY LENDERS, LTD., a corporation and the Plaintiff herein. I am duly authorized to make this verification on behalf of the Plaintiff. I verify, based upon my knowledge and upon information supplied to me by others, which information I believe to be true and correct, that the facts set forth in the foregoing Complaint in Confession of Judgment are true and correct and that the exhibits attached to the Complaint are true and correct copies of the originals.

I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsifications to authorities.

Date: 3/24/04



NED SOKOLOFF
President
Specialty Lenders, Ltd.

List of Exhibits

- A Guaranty and Suretyship Agreement with Power To Confess Judgment signed by Dennis Q. Ingros**
- B. Guaranty and Suretyship Agreement with Power To Confess Judgment signed by Mary Ingros**
- C. Promissory Note of DQI, Inc., dated October 10, 2001**
- D. Acknowledgement of Disclosure and Waiver of Rights signed by Dennis Q. Ingros**
- E. Acknowledgement of Disclosure and Waiver of Rights signed by Mary Ingros**

GUARANTY AND SURETYSHIP AGREEMENT
WITH POWER TO CONFESS JUDGMENT

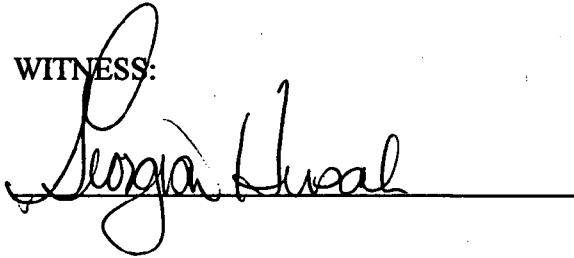
1. To induce Specialty Lenders, Ltd., ("Specialty") to make a loan to DQI, Inc. ("Debtor"), the undersigned Dennis Q. Ingros do/does hereby guarantee absolutely and unconditionally and do/does hereby become surety for the full and timely payment of the principal, interest, on certain loan made by Specialty to DQI, Inc. and all extensions and renewals thereof together with any costs, expenses and attorney's fees incurred by Specialty with respect to said loan. If this Guaranty and Suretyship Agreement is referred for collection to any attorney, Undersigned will pay an attorney's fee equal to (a) 20% for the amount due or \$500.00 which ever is greater, or (b) the maximum amount permitted by law, and costs of legal proceedings. The undersigned's obligations hereunder shall be payable at Specialty's offices at 3205 McKnight East Drive, Pittsburgh, Pennsylvania 15237.
2. This is a guaranty of payment and not merely of collection. In the event of any default by Debtor in payment or otherwise on any obligations, Undersigned will pay all or any portion of obligations due or thereafter becoming due, whether by acceleration or otherwise, without defalcation or offset of any kind, without Specialty first being required to make demand upon Debtor or pursue any or its rights against Debtor, or against any other person, including other guarantors and without being required to liquidate or realize on any collateral security. In any right of action accruing to Specialty, Specialty may elect to proceed against (1) Undersigned together with Debtor (b) Undersigned and Debtor individually or (c) Undersigned only without having first commenced any action against Debtor.
3. Specialty, without notice to Undersigned, may deal with obligations and any collateral security therefore in such manner as Specialty may deem advisable and may renew or extend obligations or any part thereof; may accept partial payment, or settle, release, or compromise the same may demand additional collateral security for obligations, and substitute or release the same; and may compromise or settle with or release and discharge from liability any or Undersigned or any other guarantor of obligations; or any other person liable to Specialty for all or part of the obligation all without impairing the liability or undersigned hereunder.
4. Undersigned hereby unconditionally waives: (a) notice of acceptance of this Guaranty and Suretyship Agreement by Specialty and any notice of the incurring by Debtor of any obligations; (b) presentment for paying, notice of nonpayment, demand, protect, notice of protest and notice of dishonor or default to any party including undersigned; (c) all other notices to which undersigned may be entitles by which may legally be waived; (d) demand for payment as a condition of liability under this Guaranty and Suretyship Agreement; (e) any disability of Debtor or defense available to Debtor, including absence or cessation of Debtor's liability for any reason whatsoever; (f) any defense or circumstance which might otherwise constitute a legal or equitable discharge of a guarantor or surety; (g) all rights under any state or federal statute dealing with or affecting the rights of creditors; and (h) until obligations are paid in full, any right to subrogation or realization on any of Debtor's assets.

5. Undersigned warrants to Specialty: (a) no other agreement, representation or special condition exists between undersigned and Specialty regarding liability of undersigned hereunder; nor does any understanding exist between undersigned and Specialty that the obligations of undersigned hereunder are or will be other than as set out herein; and (b) as of the date hereof undersigned has no defense whatsoever to any action or proceeding that may be brought to enforce this Guaranty and Suretyship Agreement.
6. No failure or delay on the part of Specialty in exercising any right, power or privilege hereunder shall operate as a waiver thereof; nor shall any single or partial exercise of any right, power or privilege hereunder preclude any other or further exercise thereof, or the exercise of any other right, power or privilege. Failure by Specialty to insist upon strict performance hereof shall not constitute to insist upon strict performance hereof shall not constitute a relinquishment of its right to demand strict performance at another time. Receipt by Specialty of any payment by any person on obligations, with knowledge of a default on any obligation or of a breach of this Guaranty and Suretyship Agreement, or both, shall not be construed as a waiver of the default or breach.
7. THIS GUARANTY AND SURETYSHIP AGREEMENT SHALL CONTINUE IN EFFECT NEVERTHELESS UNTIL ALL EXISTING OBLIGATIONS OF DEBTOR TO SPECIALTY ARE PAID: IT BEING CONTEMPLATED THAT DEBTOR MAY CREATE OR INCUR INDEBTEDNESS, REPAY AND SUBSEQUENTLY CREATE OR INCUR INDEBTEDNESS WITHOUT NOTICE TO UNDERSIGNED: AND UNDERSIGNED, BY PERMITTING THIS GUARANTY AND SURETYSHIP AGREEMENT TO REMAIN IN EFFECT, SHALL BE BOUND.
8. This Guaranty and Suretyship Agreement is freely assignable and transferable by Specialty, however, the duties and obligation of Undersigned may not be delegated or transferred by undersigned without the written consent of Specialty. The rights and privileges of Specialty shall inure to the benefit of its successors and assigns, and the duties and obligations of undersigned shall bind undersigned's heirs, personal representatives, successors and assigns.
9. If any provision hereof shall, for any reason, be held invalid or unenforceable, no other provision shall be affected thereby, and this Guaranty and Suretyship Agreement shall be construed as if the invalid or unenforceable provision had never been a part of it.
10. This Guaranty and Suretyship Agreement shall in all respects be governed by the laws of the Commonwealth of Pennsylvania.
11. THE UNDERSIGNED HEREBY EMPOWERS THE PROTHONOTARY OR ANY ATTORNEY OF ANY COURT OF RECORD TO APPEAR FOR THE UNDERSIGNED AND TO CONFESS JUDGMENT AS OFTEN AS NECESSARY AGAINST UNDERSIGNED IN FAVOR TO THE HOLDER HEREOF, AS OF ANY TERM, FOR THE ABOVE SUM, PLUS INTEREST DUE UNDER THE TERMS HEREOF, TOGETHER WITH COSTS OF LEGAL PROCEEDING AND AN ATTORNEY'S COMMISSION EQUAL TO THE LESSER OF: TWENTY PERCENT (20%) OF THE

ABOVE SUM AND THE INTEREST THEN DUE HEREUNDER OR \$500.00,
WHICHEVER IS GREATER WITH RELEASE OF ALL ERRORS. UNDERSIGNED
WAIVES ALL LAWS EXEMPTING REAL OR PERSONAL PROPERTY FROM
EXECUTION.

WITNESS the due execution hereof intending to be legally bound this 10th day of
October 2001.

WITNESS:

_____

INDIVIDUAL:

_____
Dennis Q. Ingros

GUARANTY AND SURETYSHIP AGREEMENT
WITH POWER TO CONFESS JUDGMENT

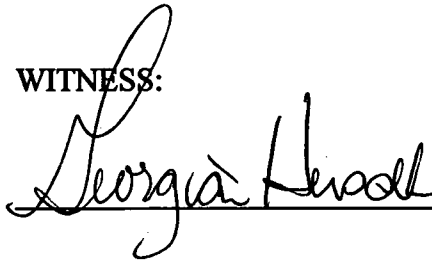
1. To induce Specialty Lenders, Ltd., ("Specialty") to make a loan to DQI, Inc. ("Debtor"), the undersigned Mary Ingros do/does hereby guarantee absolutely and unconditionally and do/does hereby become surety for the full and timely payment of the principal, interest, on certain loan made by Specialty to DQI, Inc. and all extensions and renewals thereof together with any costs, expenses and attorney's fees incurred by Specialty with respect to said loan. If this Guaranty and Suretyship Agreement is referred for collection to any attorney, Undersigned will pay an attorney's fee equal to (a) 20% for the amount due or \$500.00 which ever is greater, or (b) the maximum amount permitted by law, and costs of legal proceedings. The undersigned's obligations hereunder shall be payable at Specialty's offices at 3205 McKnight East Drive, Pittsburgh, Pennsylvania 15237.
2. This is a guaranty of payment and not merely of collection. In the event of any default by Debtor in payment or otherwise on any obligations, Undersigned will pay all or any portion of obligations due or thereafter becoming due, whether by acceleration or otherwise, without defalcation or offset of any kind, without Specialty first being required to make demand upon Debtor or pursue any or its rights against Debtor, or against any other person, including other guarantors and without being required to liquidate or realize on any collateral security. In any right of action accruing to Specialty, Specialty may elect to proceed against (1) Undersigned together with Debtor (b) Undersigned and Debtor individually or (c) Undersigned only without having first commenced any action against Debtor.
3. Specialty, without notice to Undersigned, may deal with obligations and any collateral security therefore in such manner as Specialty may deem advisable and may renew or extend obligations or any part thereof; may accept partial payment, or settle, release, or compromise the same may demand additional collateral security for obligations, and substitute or release the same; and may compromise or settle with or release and discharge from liability any or Undersigned or any other guarantor of obligations, or any other person liable to Specialty for all or part of the obligation all without impairing the liability or undersigned hereunder.
4. Undersigned hereby unconditionally waives: (a) notice of acceptance of this Guaranty and Suretyship Agreement by Specialty and any notice of the incurring by Debtor of any obligations; (b) presentment for paying, notice of nonpayment, demand, protect, notice of protest and notice of dishonor or default to any party including undersigned; (c) all other notices to which undersigned may be entitles by which may legally be waived; (d) demand for payment as a condition of liability under this Guaranty and Suretyship Agreement; (e) any disability of Debtor or defense available to Debtor, including absence or cessation of Debtor's liability for any reason whatsoever; (f) any defense or circumstance which might otherwise constitute a legal or equitable discharge of a guarantor or surety; (g) all rights under any state or federal statute dealing with or affecting the rights of creditors; and (h) until obligations are paid in full, any right to subrogation or realization on any of Debtor's assets.

5. Undersigned warrants to Specialty: (a) no other agreement, representation or special condition exists between undersigned and Specialty regarding liability of undersigned hereunder; nor does any understanding exist between undersigned and Specialty that the obligations of undersigned hereunder are or will be other than as set out herein; and (b) as of the date hereof undersigned has no defense whatsoever to any action or proceeding that may be brought to enforce this Guaranty and Suretyship Agreement.
6. No failure or delay on the part of Specialty in exercising any right, power or privilege hereunder shall operate as a waiver thereof; nor shall any single or partial exercise of any right, power or privilege hereunder preclude any other or further exercise thereof, or the exercise of any other right, power or privilege. Failure by Specialty to insist upon strict performance hereof shall not constitute to insist upon strict performance hereof shall not constitute a relinquishment of its right to demand strict performance at another time. Receipt by Specialty of any payment by any person on obligations, with knowledge of a default on any obligation or of a breach of this Guaranty and Suretyship Agreement, or both, shall not be construed as a waiver of the default or breach.
7. THIS GUARANTY AND SURETYSHIP AGREEMENT SHALL CONTINUE IN EFFECT NEVERTHELESS UNTIL ALL EXISTING OBLIGATIONS OF DEBTOR TO SPECIALTY ARE PAID: IT BEING CONTEMPLATED THAT DEBTOR MAY CREATE OR INCUR INDEBTEDNESS, REPAY AND SUBSEQUENTLY CREATE OR INCUR INDEBTEDNESS WITHOUT NOTICE TO UNDERSIGNED: AND UNDERSIGNED, BY PERMITTING THIS GUARANTY AND SURETYSHIP AGREEMENT TO REMAIN IN EFFECT, SHALL BE BOUND.
8. This Guaranty and Suretyship Agreement is freely assignable and transferable by Specialty, however, the duties and obligation of Undersigned may not be delegated or transferred by undersigned without the written consent of Specialty. The rights and privileges of Specialty shall inure to the benefit of its successors and assigns, and the duties and obligations of undersigned shall bind undersigned's heirs, personal representatives, successors and assigns.
9. If any provision hereof shall, for any reason, be held invalid or unenforceable, no other provision shall be affected thereby, and this Guaranty and Suretyship Agreement shall be construed as if the invalid or unenforceable provision had never been a part of it.
10. This Guaranty and Suretyship Agreement shall in all respects be governed by the laws of the Commonwealth of Pennsylvania.
11. THE UNDERSIGNED HEREBY EMPOWERS THE PROTHONOTARY OR ANY ATTORNEY OF ANY COURT OF RECORD TO APPEAR FOR THE UNDERSIGNED AND TO CONFESS JUDGMENT AS OFTEN AS NECESSARY AGAINST UNDERSIGNED IN FAVOR TO THE HOLDER HEREOF, AS OF ANY TERM, FOR THE ABOVE SUM, PLUS INTEREST DUE UNDER THE TERMS HEREOF, TOGETHER WITH COSTS OF LEGAL PROCEEDING AND AN ATTORNEY'S COMMISSION EQUAL TO THE LESSER OF: TWENTY PERCENT (20%) OF THE


ABOVE SUM AND THE INTEREST THEN DUE HEREUNDER OR \$500.00,
WHICHEVER IS GREATER WITH RELEASE OF ALL ERRORS. UNDERSIGNED
WAIVES ALL LAWS EXEMPTING REAL OR PERSONAL PROPERTY FROM
EXECUTION.

WITNESS the due execution hereof intending to be legally bound this 10th day of
October 2001.

WITNESS:



INDIVIDUAL:



Mary Ingros

PROMISSORY NOTE

\$80,759.00

Date: October 10, 2001

Pittsburgh, PA

FOR VALUE RECEIVED, and intending to be legally bound hereby, DQI, Inc., hereinafter ("Undersigned"), promises to pay to the order of *SPECIALTY LENDERS, LTD.*, ("Specialty") at such place as the holder hereof may designate in writing, the sum of Eighty Thousand Seven Hundred Fifty-nine Dollars (\$80,759.00) which includes interest as follows: 259 @ \$311; 1 @ \$210 and the entire remaining unpaid balance hereof on October 9, 2006.

This Note shall bear interest calculated at an add on rate on the principal, service charge and all other sums paid to or on behalf of the Undersigned which rate shall be 13.5% per annum for five (5) years.

After maturity of this Note, whether by acceleration, default, or otherwise, the outstanding principal and overdue interest on the unpaid balance shall accrue at the rate of 1.5% per month until all sums due hereunder are paid. This interest shall continue to accrue after the entry of judgment by confession or otherwise, until principal and interest is paid in full.

The Undersigned shall have the right at its option to prepay this Note, in whole or in part. In the event of pre-payment the Undersigned agrees that unearned interest will be rebated based upon the Rule of 78s.

The Undersigned will promptly pay to the holder hereof, any and all sums, fees, costs, expenses, and charges which the holder hereof may pay or incur (1) pursuant to any provision hereof, or of any other agreement between the Undersigned and the payee or holder hereof, or (2) in defending, protecting, preserving, or enforcing payment of this Note or (3) in defending, protecting, preserving or enforcing Specialty's or holder's rights or security interest in any collateral for payment of this Note, or (4) otherwise in connection with the provisions hereof or of any other agreement between the Undersigned and Specialty or the holder hereof; such sums, fees, costs, expenses and charges including but not limited to all search, filing, and recording fees, taxes, attorneys' fees and legal papers, premiums on insurance, bonds and undertakings, fees of marshals, sheriffs, custodians, auctioneers, warehousemen and others, travel expenses, all court costs and collection charges, and all expenses of retaking, holding, preparing for sale or lease, selling, leasing and the like (all of the foregoing, described in this paragraph, hereinafter called the "Costs and Expenses").

The execution, delivery and performance of this Note and any other instrument or agreement at any time given in respect hereof are not in contravention of any agreement of which the Undersigned is a party and, are within the corporate powers of the Undersigned; and this Note and each instrument or agreement represents a binding obligation of the Undersigned enforceable according to its terms.

"Event of Default" for the purposes hereof shall mean any one or more of the following:

EXHIBIT C
PAGE 1

1. The failure of the Undersigned to make any payment when due of principal or interest;
2. The failure of Undersigned to comply fully with all of the terms, conditions or covenants of this Note;
3. The failure of Undersigned to comply fully with all of the terms, conditions or covenants of the Loan Agreement;
4. Any material adverse change in the financial condition or the structure or organization of the Undersigned or any subsidiary of the Undersigned; or
5. The dissolution, suspension of usual business activity, termination of existence, insolvency, assignment for the benefit of creditors, any act of bankruptcy or the commencement of any bankruptcy, reorganization, liquidation, receivership or insolvency proceedings of, by or against the Undersigned or any subsidiary of the Undersigned.

Upon the occurrence of any of the Events of Default as provided for herein, the Note shall be and become immediately due and payable, at the option of the holder, without demand, presentment, protest, notice of dishonor or notice of default, all of which are hereby expressly waived. The holder hereof shall have the full power and authority to proceed to exercise one or more of the rights accorded to it under this Note, or by the Pennsylvania Uniform Commercial Code or otherwise accorded by law. No delay or failure of the holder in exercising any right, power or privilege hereunder shall affect such right; nor shall any single or partial exercise thereof or any abandonment or discontinuance or steps to enforce such a right, power or privilege preclude any further exercise thereof of any other right, power or privilege. The rights and remedies of the holder are cumulative.

Any waiver, permit, consent or approval of any kind or character on the part of the holder of any breach or default under this Note, or any such waiver of any provision or condition of this Note, must be in writing and shall be effective only to the extent specifically set forth in such writing.

The Undersigned waives presentment, demand, notice of demand, protest, notice of protest, notice on nonpayment or dishonor, and any other notice required to be given under the law to the Undersigned in connection with the delivery, acceptance, performance, default, or enforcement of the Note.

Any notice which may be given to the Undersigned or to the holder thereof under the provisions of the Note shall be deemed to have been given when received by such party.

If any provisions hereof shall for any reason be held invalid or unenforceable, such invalidity or unenforceability shall not affect any other provision hereof, but this Note shall be construed as if such invalid or unenforceable provision had never been contained herein.

This Note shall be governed by and construed and enforced under the laws of the Commonwealth of Pennsylvania.

All of the foregoing are the promise of the Undersigned and shall bind the Undersigned and the Undersigned's successors and assigns; provided, however, that the Undersigned may not assign any of its rights or delegate any of its obligations hereunder without the prior written consent of the holder hereof.

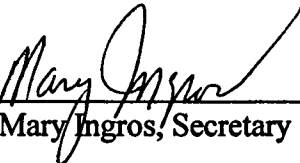
THE UNDERSIGNED HEREBY AUTHORIZES AND EMPOWERS THE PROTHONOTARY OR ANY ATTORNEY OF ANY COURT OR RECORD WITHIN THE UNITED STATES OR ELSEWHERE TO APPEAR FOR THE UNDERSIGNED, AND WITHOUT DEFAULT, WITH OR WITHOUT DECLARATION FILED, CONFESS JUDGMENT AGAINST THE UNDERSIGNED IN FAVOR OF THE HOLDER HEREOF, AS OF ANY TERM, FOR THE UNPAID BALANCE HEREOF, WHETHER BY ACCELERATION OR OTHERWISE WITH COSTS OR SUIT AND AN ATTORNEY'S COMMISSION OF FIFTEEN PERCENT (15%) OR ONE THOUSAND DOLLARS (\$1,000.00), WHICHEVER IS MORE WITH RELEASE OF ERRORS, WAIVING ALL LAWS EXEMPTING REAL OR PERSONAL PROPERTY FROM EXECUTION TO THE EXTENT THAT SUCH LAWS MAY LAWFULLY BE WAIVED BY THE UNDERSIGNED.

NO SINGLE EXERCISE OF THE FOREGOING POWER TO CONFESS JUDGMENT SHALL BE DEEMED TO EXHAUST THE POWER, WHETHER OR NOT ANY SUCH EXERCISE SHALL BE HELD BY ANY COURT TO BE VALID, VOIDABLE OR VOID, BUT THE POWER SHALL CONTINUE UNDIMINISHED AND IT MAY BE EXERCISED FROM TIME TO TIME AS OFTEN AS HOLDER SHALL ELECT, UNTIL SUCH TIME AS HOLDER SHALL HAVE RECEIVED PAYMENT IN FULL OF THE DEBT EVIDENCED HEREBY, TOGETHER WITH INTEREST AND COSTS.

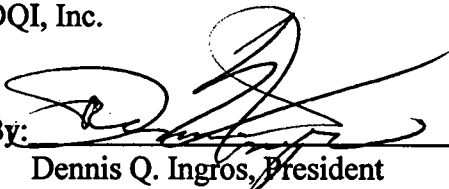
BY SIGNING THIS INSTRUMENT, THE UNDERSIGNED HEREBY ACKNOWLEDGES THAT IT HAS READ, UNDERSTOOD AND AGREES TO THE PROVISIONS CONTAINED HEREIN, INCLUDING THE CONFESSION OF JUDGMENT PROVISION WHICH PROVIDES THAT THIS MAY RESULT IN A

COURT JUDGMENT AGAINST THE UNDERSIGNED WITHOUT PRIOR NOTICE OF HEARING, AND THAT THIS NOTE MAY BE COLLECTED FROM THE UNDERSIGNED REGARDLESS OF ANY CLAIM THE UNDERSIGNED MAY HAVE AGAINST THE HOLDER HEREOF.

WITNESS the due execution and sealing hereof with the intent to be legally bound hereby.

Attest: 
Mary Ingros, Secretary

DQI, Inc.

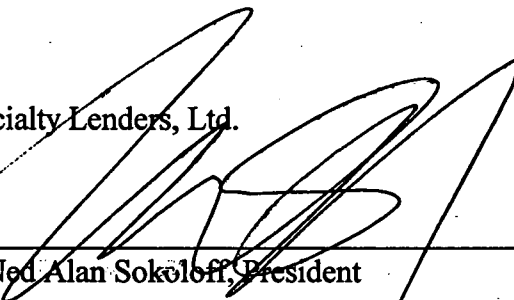
By: 
Dennis Q. Ingros, President

(Corporate Seal)

Business Address:
1120 S. Brady Street
DuBois, PA 15801-3408
Clearfield

This Note and all rights contained herein are hereby assigned to:

Specialty Lenders, Ltd.

By: 
Ned Alan Sokoloff, President

Guarantor

ACKNOWLEDGMENT OF DISCLOSURE AND WAIVER OF RIGHTS

The undersigned hereby acknowledges that he or she has been informed by Specialty Lenders, Ltd. (the "Lender") of the following, and that the undersigned has discussed with Lender and understands and agrees to the following:

1. That, on this date, each of the undersigned person, individually, has agreed to guarantee the obligations, liabilities and indebtedness of DQI, Inc. ("Borrower") to Lender under the Promissory Note ("Note") made by Borrower to Lender on this same date;
2. That each of the undersigned has been given the opportunity to review all of the documents associated with the loan by Lender to Borrower, and has had the opportunity to seek legal counsel regarding this transaction and the liabilities of the undersigned;
3. That the undersigned will guarantee and assure payment of the Note by signing a Guaranty and Suretyship Agreement ("Guaranty") on this same date;
4. That this Guaranty means that if the Borrower, DQI, Inc., fails to make payments as required on the loan from Lender, or otherwise defaults on its loan obligations to the Lenders, the undersigned is personally responsible for paying off the Note to Lender, and that the Lender may take legal action against the undersigned without or before taking such action against the Borrower.
5. That this Guaranty contains a *Confession of Judgment* clause in the Warrant of Attorney portion of the Guaranty. This Warrant of Attorney means that the if the borrower defaults on the Note, then the Lender, without any advance notice to the undersigned, and without a regular lawsuit or trial, may file or enter a judgment--*a judgment by confession*-- against the undersigned in any court, including the court in any county where the undersigned may reside or own property, for the total amount then due on the Note, including costs, interest, and attorney's fees, as provided in the Note.
6. That once a *judgment by confession* has been entered, it becomes a lien on all real estate owned by the undersigned;
7. That, once a *judgment by confession* has been entered, the Lender may proceed to execute upon that judgment by causing a Writ of Execution to be issued against the undersigned;

8. That by virtue of the Writ of Execution, the Lender, through the Sheriff, may cause the property of the undersigned, including but not limited to, bank accounts, equipment, inventory, securities, motor vehicles, real estate, and any other type of real or personal
9. property, to be garnished, levied, attached, seized, and sold to satisfy or pay off the judgment against the undersigned;
10. That, HOWEVER, before or at the same time as the issuance of a Writ of Execution (but not the entry of the *judgment by confession*) the undersigned will receive notice or warning of the execution and have the opportunity to receive a hearing in court;

Knowing and understanding the disclosures and provisions set forth above, the undersigned hereby knowingly, voluntarily, and intelligently waives any state or federal statutory or constitutional rights of whatever nature or kind to any advance or prior notice of the entry of a *judgment by confession* against him or hereunder the Warrant of Attorney of the Guaranty and Suretyship Agreement. The undersigned also knowingly, voluntarily and intelligently consents to the entry of *judgment by confession* against him or her upon default by Borrower on the Note.

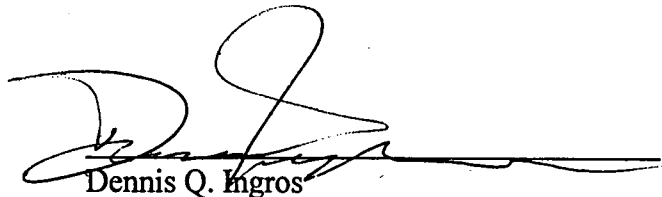
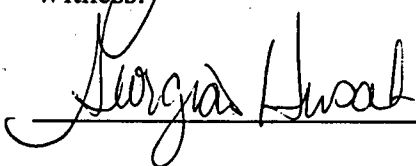
The above acknowledgments and waivers are being given to Lender with full knowledge of their legal significance and impact.

The undersigned further certifies that his or her individual income exceeds \$10,000.00 per year, and that the Guaranty and Suretyship Agreement is being signed in connection with commercial transaction and not for personal, family, or household purpose.

The undersigned further acknowledges that he or she has received a copy of this Acknowledgment of Disclosure and Waiver of Rights at the time of signing.

IN WITNESS WHEREOF, and intending to be legally bound, the undersigned has signed this Acknowledgment of Disclosure and Waiver of Rights on the 10th day of October 2001.

Witness:



Dennis Q. Ingros

Guarantor

ACKNOWLEDGMENT OF DISCLOSURE AND WAIVER OF RIGHTS

The undersigned hereby acknowledges that he or she has been informed by Specialty Lenders, Ltd. (the "Lender") of the following, and that the undersigned has discussed with Lender and understands and agrees to the following:

1. That, on this date, each of the undersigned person, individually, has agreed to guarantee the obligations, liabilities and indebtedness of DQI, Inc. ("Borrower") to Lender under the Promissory Note ("Note") made by Borrower to Lender on this same date;
2. That each of the undersigned has been given the opportunity to review all of the documents associated with the loan by Lender to Borrower, and has had the opportunity to seek legal counsel regarding this transaction and the liabilities of the undersigned;
3. That the undersigned will guarantee and assure payment of the Note by signing a Guaranty and Suretyship Agreement ("Guaranty") on this same date;
4. That this Guaranty means that if the Borrower, DQI, Inc., fails to make payments as required on the loan from Lender, or otherwise defaults on its loan obligations to the Lenders, the undersigned is personally responsible for paying off the Note to Lender, and that the Lender may take legal action against the undersigned without or before taking such action against the Borrower.
5. That this Guaranty contains a *Confession of Judgment* clause in the Warrant of Attorney portion of the Guaranty. This Warrant of Attorney means that the if the borrower defaults on the Note, then the Lender, without any advance notice to the undersigned, and without a regular lawsuit or trial, may file or enter a judgment--*a judgment by confession*-- against the undersigned in any court, including the court in any county where the undersigned may reside or own property, for the total amount then due on the Note, including costs, interest, and attorney's fees, as provided in the Note.
6. That once a *judgment by confession* has been entered, it becomes a lien on all real estate owned by the undersigned;
7. That, once a *judgment by confession* has been entered, the Lender may proceed to execute upon that judgment by causing a Writ of Execution to be issued against the undersigned;

EXHIBIT E

PAGE 1

8. That by virtue of the Writ of Execution, the Lender, through the Sheriff, may cause the property of the undersigned, including but not limited to, bank accounts, equipment, inventory, securities, motor vehicles, real estate, and any other type of real or personal
9. property, to be garnished, levied, attached, seized, and sold to satisfy or pay off the judgment against the undersigned;
10. That, HOWEVER, before or at the same time as the issuance of a Writ of Execution (but not the entry of the *judgment by confession*) the undersigned will receive notice or warning of the execution and have the opportunity to receive a hearing in court;

Knowing and understanding the disclosures and provisions set forth above, the undersigned hereby knowingly, voluntarily, and intelligently waives any state or federal statutory or constitutional rights of whatever nature or kind to any advance or prior notice of the entry of a *judgment by confession* against him or hereunder the Warrant of Attorney of the Guaranty and Suretyship Agreement. The undersigned also knowingly, voluntarily and intelligently consents to the entry of *judgment by confession* against him or her upon default by Borrower on the Note.

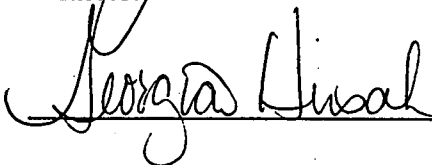
The above acknowledgments and waivers are being given to Lender with full knowledge of their legal significance and impact.

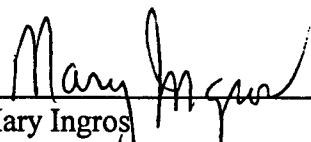
The undersigned further certifies that his or her individual income exceeds \$10,000.00 per year, and that the Guaranty and Suretyship Agreement is being signed in connection with commercial transaction and not for personal, family, or household purpose.

The undersigned further acknowledges that he or she has received a copy of this Acknowledgment of Disclosure and Waiver of Rights at the time of signing.

IN WITNESS WHEREOF, and intending to be legally bound, the undersigned has signed this Acknowledgment of Disclosure and Waiver of Rights on the 10th day of October 2001.

Witness:



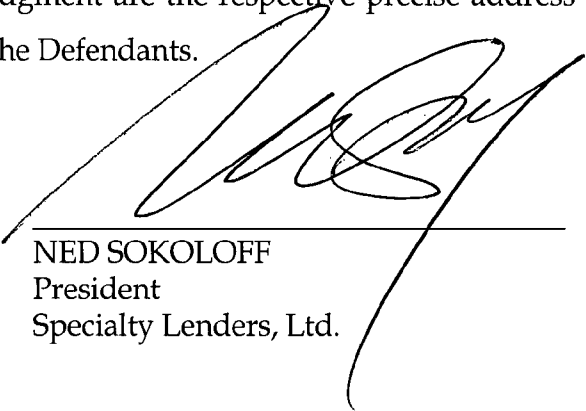

Mary Ingros

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

SPECIALTY LENDERS, LTD.,	) CIVIL ACTION
)
Plaintiff,	) Case No.
)
v.)
)
DENNIS Q. INGROS and)
MARY INGROS,)
)
Defendants.)
)

CERTIFICATE OF RESIDENCES

I hereby certify that the addresses set forth in Paragraphs 1 and 2 of the attached Complaint in Confession of Judgment are the respective precise address of the Plaintiff, and the last known address of the Defendants.



NED SOKOLOFF
President
Specialty Lenders, Ltd.

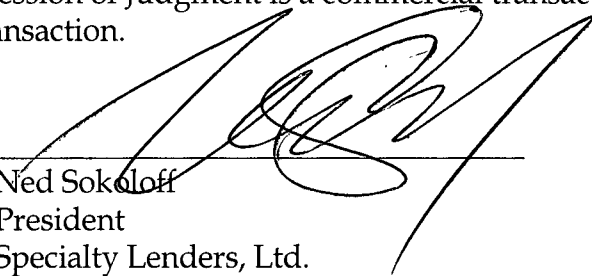
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

SPECIALTY LENDERS, LTD.,	) CIVIL ACTION
Plaintiff,)
	) Case No.
v.)
)
DENNIS Q. INGROS and)
MARY INGROS,)
Defendants.)

AFFIDAVIT OF COMMERCIAL TRANSACTION

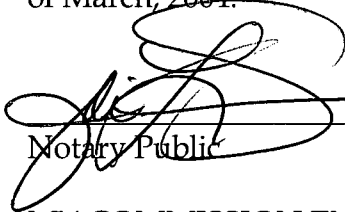
COMMONWEALTH OF PENNSYLVANIA)
	) SS.
COUNTY OF ALLEGHENY)

BEFORE ME, the undersigned authority, a Notary Public, in and for said State and County, personally appeared NED SOKOLOFF, President of Specialty Lenders, Ltd., the Plaintiff herein, who being duly sworn according to law, deposes and says to the best of his knowledge, information and belief that the underlying transaction relative to this Complaint in Confession of Judgment is a commercial transaction and not a consumer credit or retail sale transaction.



Ned Sokoloff
President
Specialty Lenders, Ltd.

Sworn to and Subscribed
before me this 24th day
of March, 2004.



Notary Public

MY COMMISSION EXPIRES:

NOTARIAL SEAL
Joi L. Shaffer, Notary Public
Ross Twp., Allegheny County
My commission expires February 16, 2008



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

SPECIALTY LENDERS, LTD.,	) CIVIL ACTION
)
Plaintiff,	) Case No.
)
v.)
)
DENNIS Q. INGROS and)
MARY INGROS,)
)
Defendants.)

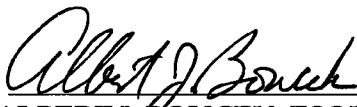
CONFESSION OF JUDGMENT

To the Prothonotary;

Pursuant to the authority contained in the Warrants of Attorney in the Guaranties, true and correct copies of which are attached to the Complaint in Confession of Judgment filed in this action, I appear for the Defendants, and hereby confess judgment in favor of the Plaintiff and against the Defendants in the following amounts:

Principal and interest to be paid	\$ 80,759.00
Less: Amounts paid to date	(<u>34,832.00</u>)
Subtotal	45,927.00
Attorney's commission (20%)	<u>\$ 9,185.40</u>
Total Due	\$55,112.40

Dated: March 24, 2004


ALBERT J. BOUCEK, ESQUIRE
Attorney for Defendants
Pro Hac Vice

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

SPECIALTY LENDERS, LTD.,	) CIVIL ACTION
)
Plaintiff,	) Case No.
)
v.)
)
DENNIS Q. INGROS and)
MARY INGROS,)
)
Defendants.)
)

NOTICE OF JUDGMENT

TO THE DEFENDANTS:

NOTICE IS GIVEN THAT A JUDGMENT IN THE ABOVE CAPTIONED
MATTER HAS BEEN ENTERED AGAINST YOU.

Prothonotary

If you have any questions concerning the above, please contact:

Albert J. Boucek, Esquire
Attorney for Specialty Lenders, Ltd.
3202 McKnight East Drive
Pittsburgh, PA 15237
(412) 366-5515

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

SPECIALTY LENDERS, LTD.,	)	CIVIL ACTION
)	
Plaintiff,	)	Case No.
)	
v.)	
)	
DENNIS Q. INGROS and)	
MARY INGROS,)	
)	
Defendants.)	
)	

NOTICE PURSUANT TO 42 Pa.C.S.A. §2737.1

A Judgment by confession was entered against you in the above case. You may have a right to have the Court strike this judgment for reasons including that you were incorrectly identified as the debtor. You must ask the Court to strike the judgment by Petition following the process set forth in Pa.R.C.P. 2959, a copy of which is attached to this notice. You must also present your petition to a judge. To determine the proper time and place to present your Petition, you can call the Court Administrator or Prothonotary of the Court of Common Pleas in the county in which the judgment was entered. Once you determine where and when you will present your Petition, you must send a copy of that Petition, along with a notice of where and when it will be presented, to the office of the Attorney for the Plaintiff, at the address set forth below. If the Court determines that you were incorrectly identified as a debtor in the judgment, 42 Pa.C.S.A. §2737.1 entitles you to reasonable costs and attorneys fees as determined by the Court.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

LAWYER REFERRAL SERVICE
PENNSYLVANIA BAR ASSOCIATION
100 SOUTH STREET
HARRISBURGH, PENNSYLVANIA 17108-0186
TELEPHONE: 717/ 238-6715

Rule 2959. Striking Off or Opening Judgment; Pleadings; Procedure.

(a) (1) Relief from a judgment by confession shall be sought by petition. Except as provided in subparagraph (2), all grounds for relief whether to strike off the judgment or to open it must be asserted in a single petition. The petition may be filed in the county in which the judgment was originally entered, in any county to which the judgment has been transferred or in any other county in which the sheriff has received a writ of execution directed to the sheriff to enforce the judgment.

(2) The ground that the waiver of the due process rights of notice and hearing was not voluntary, intelligent and knowing shall be raised only

(i) in support of a further request for a stay of execution where the court has not stayed execution despite the timely filing of a petition for relief from the judgment and the presentation of prima facie evidence of a defense; and

(ii) as provided by Rule 2958.3 or Rule 2973.3.

(3) If written notice is served upon the petitioner pursuant to Rule 2956.1(c)(2) or Rule 2973.1(c), the petition shall be filed within thirty days after such service. Unless the Defendants can demonstrate that there were compelling reasons for the delay, a petition not timely filed shall be denied.

(b) If the petition states prima facie grounds for relief the court shall issue a rule to show cause and may grant a stay of proceedings. After being served with a copy of the petition the plaintiff shall file an answer on or before the return day of the rule. The return day of the rule shall be fixed by the court by local rule or special order.

(c) A party waives all defenses and objections which are not included in the petition or answer.

(d) The petition and the rule to show cause and the answer shall be served as provided in Rule 440.

(e) The court shall dispose of the rule on petition and answer, and on any testimony, depositions, admissions and other evidence. The court for cause shown may stay proceedings on the petition insofar as it seeks to open the judgment pending disposition of the application to strike off the judgment. If evidence is produced which in a jury trial would require the issues to be submitted to the jury the court shall open the judgment.

(f) The lien of the judgment or of any levy or attachment shall be preserved while the proceedings to strike off or open the judgment are pending.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

SPECIALTY LENDERS, LTD.,	)	CIVIL ACTION
Plaintiff,)	
	)	Case No.
v.)	
)	
DENNIS Q. INGROS and)	
MARY INGROS,)	
Defendants.)	

**NOTICE UNDER RULE 2958.1 OF
JUDGMENT AND EXECUTION THEREON
NOTICE OF DEFENDANTSS' RIGHTS**

To: DENNIS Q. INGROS AND MARY INGROS, Defendants.


A judgment in the amount of \$ 55,112.40 has been entered against you and in favor of the Plaintiff without any prior notice or hearing based on a confession of judgment contained in a written agreement or other paper allegedly signed by you. The sheriff may take your money or other property to pay the judgment at any time after thirty (30) days after the date on which this notice is served on you.

You may have legal rights to defeat the judgment or to prevent your money or property from being taken. YOU MUST FILE A PETITION SEEKING RELIEF FROM THE JUDGMENT AND PRESENT IT TO A JUDGE WITHIN THIRTY(30) DAYS AFTER THE DATE ON WHICH THIS NOTICE IS SERVED ON YOU OR YOU MAY LOSE YOUR RIGHTS.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

LAWYER REFERRAL SERVICE
PENNSYLVANIA BAR ASSOCIATION
100 SOUTH STREET
HARRISBURGH, PENNSYLVANIA 17108-0186
TELEPHONE: 717/ 238-6715

Date: 3-24-2004


Albert J. Brucek
Attorney for Plaintiff
3202 McKnight East Drive
Pittsburgh, PA 15237
Tel. 412/366-5515

FILED

*10:56 AM 2004 to Court of
10:56 AM 2004 to Court of
MAR 26 2004 Court to stop*

William A. Shaw
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY ,
PENNSYLVANIA
STATEMENT OF JUDGMENT

Specialty Lenders, LTD
Plaintiff(s)

No.: 2004-00413-CD

Real Debt: \$55,112.40

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Dennis Q. Ingros
Mary A Ingros
Defendant(s)

Entry: \$20.00

Instrument: Consent Judgment

Date of Entry: March 26, 2004

Expires: March 26, 2009

Certified from the record this 26th day of March, 2004

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment, Debt,
Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

SPECIALTY LENDERS, LTD.,

CIVIL DIVISION

Plaintiff,

Case No. 2004-00413-CD

v.

DENNIS Q. INGROS and
MARY INGROS,

Defendants.

**PRAECIPE TO ENTER ON DOCKET
SERVICE ON DEFENDANTS OF
NOTICE UNDER RULE 2958.1**

Filed on Behalf of Plaintiff,
Specialty Lenders, Ltd.

Counsel of Record for this Party:

ALBERT J. BOUCEK, ESQUIRE
Pa. I.D. #23507

3202 McKnight East Drive
Pittsburgh, PA 15237
Telephone: (412) 366-5515

FILED *(Fm)*

OCT 07 2004
m/10:30/
William A. Straw
Prothonotary/Clerk of Courts
1 cert to Att

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA**

SPECIALTY LENDERS, LTD.,
Plaintiff,

v.

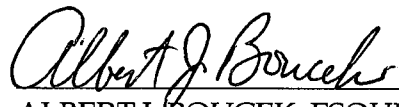
DENNIS Q. INGROS and
MARY INGROS,
Defendants.

) CIVIL DIVISION
)
) Case No. 2004-00413-CD
)
)
)
)

**PRAECIPE TO ENTER ON DOCKET
SERVICE ON DEFENDANTS OF
NOTICE UNDER RULE 2958.1**

To the Prothonotary:

Please enter on the docket that on April 3, 2004, the Defendants, Dennis Q. Ingros and Mary Ingros, received at their residence located at 1120 South Brady, DuBois, Pennsylvania 15801, the Notice Under Rule 2958.1 (a true copy of which Notice is attached as Exhibit "A"). Attached hereto, as Exhibits "B," "C" and "D" are true copies of the United States Certified Mail Return of Service Cards, signed by the Defendants or their authorized agent, and true copies of the United States Postal Service Certificate of Mailing for duplicates of the same notice.


ALBERT J. BOUCEK, ESQUIRE
Attorney for Plaintiff
3202 McKnight East Drive
Pittsburgh, PA 15237-6423
Telephone: (412) 366-5515

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

SPECIALTY LENDERS, LTD.,	)	CIVIL ACTION
Plaintiff,)	
	)	Case No. 04-413-CD
v.)	
)	
DENNIS Q. INGROS and)	
MARY INGROS,)	
Defendants.)	

**NOTICE UNDER RULE 2958.1 OF
JUDGMENT AND EXECUTION THEREON
NOTICE OF DEFENDANTS' RIGHTS**

To: DENNIS Q. INGROS and MARY INGROS, Defendants.
1120 South Brady, DuBois, PA 15801

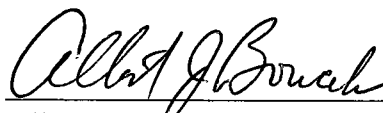
A judgment in the amount of \$ 55,112.40 has been entered against you and in favor of the Plaintiff without any prior notice or hearing based on a confession of judgment contained in a written agreement or other paper allegedly signed by you. The sheriff may take your money or other property to pay the judgment at any time after thirty (30) days after the date on which this notice is served on you.

You may have legal rights to defeat the judgment or to prevent your money or property from being taken. YOU MUST FILE A PETITION SEEKING RELIEF FROM THE JUDGMENT AND PRESENT IT TO A JUDGE WITHIN THIRTY(30) DAYS AFTER THE DATE ON WHICH THIS NOTICE IS SERVED ON YOU OR YOU MAY LOSE YOUR RIGHTS.


YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

LAWYER REFERRAL SERVICE
PENNSYLVANIA BAR ASSOCIATION
100 SOUTH STREET
HARRISBURGH, PENNSYLVANIA 17108-0186
TELEPHONE: 717/ 238-6715

Date: April 1, 2004



Albert J. Boucek
Attorney for Plaintiff
3202 McKnight East Drive
Pittsburgh, PA 15237
Tel. 412/366-5515

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature </p> <p><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	
<p>1. Article Addressed to:</p> <p>DENNIS Q. INGROS 1120 SOUTH BRADY DUBOIS, PA 15801</p>		<p>B. Received by (Printed Name) DENNIS INGROS</p> <p>C. Date of Delivery 4/3/4</p>	
<p>2. Article Number (Transfer from service label)</p>		<p>D. Is delivery address different from item 1? If YES, enter delivery address below:</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p>PS Form 3811, August 2001</p>		<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>7001 2510 0000 4819 6202</p>		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>Domestic Return Receipt</p>		<p>102595-01-M-2505</p>	

U.S. Postal Service CERTIFIED MAIL RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
OFFICIAL USE	
DU 15801 PA 15801	
Postage	\$ 0.37
Certified Fee	\$2.30
Return Receipt Fee (Endorsement Required)	\$1.75
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$ 4.42
<p>0037 05 Postmark Here</p> <p>04/01/2004</p>	
<p>Sent To DENNIS Q. INGROS Street, Apt. No., or PO Box No. 1120 SOUTH BRADY City, State, ZIP+4 DUBOIS, PA 15801</p>	
<p>PS Form 3800, January 2001 See Reverse for Instructions</p>	

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<p>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>	<p>A. Signature X <i>Denois Engle</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>
<p>1. Article Addressed to:</p> <p style="font-size: 1.2em; margin-left: 40px;">MARY INGRES 1120 SOUTH BRADY DUBOIS, PA 15801</p>	<p>B. Received by (Printed Name) <i>DENOIS ENGLE</i> C. Date of Delivery <i>4/8/04</i></p> <p>D. Is delivery address different from item 1? <input checked="" type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>2. Article Number (Transfer from service label)</p> <p style="font-size: 1.2em; margin-left: 40px;">7001 2510 0000 4819 6219</p>	<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>
<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>PS Form 3811, August 2001 Domestic Return Receipt 102595-01-M-2509</p>	

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

7001 2510 0000 4819 6219

OFFICIAL USE
DU 15801 PA 15801

Postage	\$	00.37	0037 05 Postmark Here 04/01/2004
Certified Fee	\$	02.30	
Return Receipt Fee <small>(Endorsement Required)</small>	\$	01.75	
Restricted Delivery Fee <small>(Endorsement Required)</small>	\$	00.00	
Total Postage & Fees	\$	04.42	

Sent To *MARY INGRES*

Street, Apt. No., or PO Box No. *1120 SOUTH BRADY*

City, State, ZIP+4 *DUBOIS, PA 15801*

PS Form 3800, January 2001

See Reverse for Instructions

U.S. POSTAL SERVICE CERTIFICATE OF MAILING

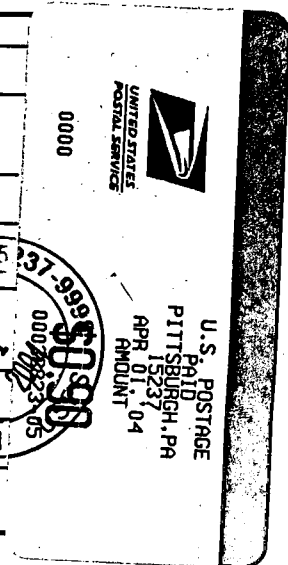
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE - POSTMASTER

Received From:

ALBERT J. BOUCEK
ATTORNEY AT LAW
3202 McKNIGHT EAST DRIVE
PITTSBURGH, PA 15237-6423

One piece of ordinary mail addressed to:

DENNIS Q. INGROS
1120 SOUTH BRADY
DUBOIS, PA 15801



PS Form 3817, January 2001 2958,1 Notice

U.S. POSTAL SERVICE CERTIFICATE OF MAILING

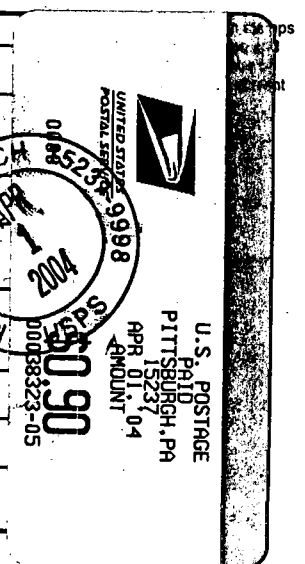
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE - POSTMASTER

Received From:

ALBERT J. BOUCEK
ATTORNEY AT LAW
3202 McKNIGHT EAST DRIVE
PITTSBURGH, PA 15237-6423

One piece of ordinary mail addressed to:

MARY INGROS
1120 SOUTH BRADY
DUBOIS, PA 15801



PS Form 3817, January 2001 2958,1 Notice

D