

05-1064-CD

Snap-on Credit vs Chris Crawford

Snap-on-credit vs Chris Crawford
2005-1064-CD

JAFFE, FRIEDMAN, SCHUMAN
NEMEROFF, APPLEBAUM &
McCAFFERY, P.C.
BY: BRIAN H. SMITH, ESQUIRE
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FILED ICCSHff
m12:0761
JUL 22 2005 Any pd.
85.00

William A. Shaw
Prothonotary/Clerk of Courts

Attorney for Plaintiff

SNAP-ON CREDIT LLC
Suite 301
950 Technology Way
Libertyville, IL 60048
v.
CHRIS CRAWFORD
1194 Maple Avenue
Dubois, PA 15801

COURT OF COMMON PLEAS
Clearfield County

No. 05-1064-CD

NOTICE

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

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. THIS OFFICE CAN PROVIDE YOU WITH THE INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

LAWYER REFERENCE SERVICE
Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
PO Box 186
Harrisburg, PA 17108
(800) 692-7375

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Attorney for Plaintiff

**SNAP-ON CREDIT LLC
Suite 301
950 Technology Way
Libertyville, IL 60048
v.
CHRIS CRAWFORD
1194 Maple Avenue
Dubois, PA 15801**

**COURT OF COMMON PLEAS
Clearfield County

No.**

COMPLAINT

1. Plaintiff is Snap-on Credit LLC, having a place of business at Suite 301, 950 Technology Way, Libertyville, IL 60048.
2. Defendant, Chris Crawford has a last known address of 1194 Maple Avenue, Dubois, PA 15801.
3. On or about January 29, 2003, Defendant entered into a Credit Sales Contract for the installment purchase of certain Snap-on tools and equipment by Defendant. The Credit Sales Contract was subsequently assigned to Plaintiff. A copy of the Credit Sales Contract (as amended by Add-on Rider dated August 7, 2003), is attached hereto as Exhibit "A", and the terms thereof are hereby incorporated by reference as if fully set forth.
4. Pursuant to the Credit Sales Contract, Plaintiff was granted a security interest in the subject tools and equipment.
5. Defendant is presently in default under the Credit Sales Contract by reason of his failure to make payments thereunder since December 7, 2004.

6. As a result of such default, the unpaid balance under the Credit Sales Contract, which is presently \$3,318.99 (including contractual interest at 18% per annum as of June 30, 2005), is due and owing from Defendant to Plaintiff.

7. Despite repeated demands made upon Defendant, Defendant has failed and refused to pay Plaintiff the aforementioned \$3,318.99.

8. Based on the foregoing, Defendant is in breach of the Credit Sales Contract.

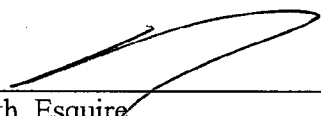
9. In addition, pursuant to the terms of the Credit Sales Contract, Defendant is responsible and liable for additional interest at the contractual rate of 18% from July 1, 2005 and continuing, as well as for Plaintiff's reasonable attorney's fees incurred as a consequence of Defendant's default, which shall be in the amount of \$1,000.00.

WHEREFORE, Plaintiff respectfully requests this Honorable Court to enter judgment in favor of Plaintiff and against Defendant in the amount of \$4,318.99, together with interest at 18% per annum from July 1, 2005 and continuing, and such other relief as the Court deems fair and just.

Respectfully submitted,

JAFFE, FRIEDMAN, SCHUMAN, NEMEROFF,
APPLEBAUM & MCCAFFERY, P.C.

By: _____


Brian H. Smith, Esquire
Attorney for Plaintiff

CREDIT SALES CONTRACT (RETAIL INSTALLMENT CONTRACT)

This Credit Sale Contract ("Credit Sale Contract" or "Agreement") includes provisions on both sides of this page and establishes the terms under which the buyer named below (referred to as "you", "your", or "Buyer") agrees the tools, equipment and other merchandise listed under "Description of Property" below ("Property") from an authorized Snap-on Tools Corporation Dealer ("Dealer") and to make the payments shown under "Disclosure of Terms." The Property is part of the Collateral that secures your obligations under this Agreement. BUYER REPRESENTS AND WARRANTS THAT THE PROPERTY PURCHASED HEREUNDER IS TO BE USED PRIMARILY FOR COMMERCIAL OR BUSINESS PURPOSES AND NOT PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES.

DESCRIPTION OF PROPERTY
Per Attached Invoice No. 18629 Date: 01/29/2003

ITEMIZATION OF TOTAL CREDIT SALE PRICE

1. Total cash sale price:	1036.30
2. Amount of down payment and/or trade-in:	0.00
A. Down payment	0.00
B. Trade-in items	0.00
Description of trade-in items are on the attached invoice.	
3. Unpaid balance of cash price: (difference between 1 and 2)	1036.30
4. Security Interest charge:	0.00
0.00 Processing Fee	
-OR-	
0.00 to public officials (filing fees)	
5. Other Charges (Specify)	0.00
6. Principal balance (Amount Financed): (sum of (3) and (4) and (5))	1036.30
7. Amount of Finance Charge:	97.82
8. TOTAL OF PAYMENTS (sum of 6 and 7):	1134.12
9. TOTAL CREDIT SALE PRICE (sum of 2 and 8):	1134.12

Sales Tax 58.66
Total Cash Sale Price 1036.30

***** DISCLOSURE OF TERMS *****

Your payment schedule will be:

NUMBER OF PAYMENTS 52 AMOUNT OF PAYMENTS \$ 21.81 WHEN PAYMENTS ARE DUE WEEKLY BEGINNING 02/05/2003

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	TOTAL CREDIT SALE PRICE
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you (estimated). Assumes payments are made as scheduled.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit.
18.000%	\$ 97.82	\$ 1036.30	\$ 1134.12	\$ 1134.12

See above for an itemization of the Amount Financed.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit. You may obtain property insurance from anyone you want that is acceptable to Dealer or Dealer's assignee.

Security: You are giving a security interest in: (1) the goods or property being purchased; and (2) all other goods or property bearing the Snap-on/Sun Electric trademark. Filing fees or a fee for a Nonfiling insurance bond may be charged, if permitted, under applicable law. See itemization number 4.

Late Charge: If a payment is late, you will be charged 5% of the payment due, but not more than \$5.00 (or the maximum amount permitted under applicable law if less than the foregoing).

Prepayment: If you pay off early, you will not pay a penalty and you may be entitled to a refund of part of the finance charge.

See below and on the reverse side for any additional information about nonpayment, default, any repayment in full before the scheduled date, and prepayment refunds and penalties.

BUYER ACKNOWLEDGES RECEIPT OF A COPY OF THIS AGREEMENT NOTICE TO THE BUYER

DO NOT SIGN THIS CONTRACT (CREDIT SALE CONTRACT) BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO A COMPLETELY FILLED-IN COPY OF THE CONTRACT WHEN YOU SIGN IT. YOU HAVE THE FOLLOWING RIGHTS, AMONG OTHERS:

- (a) TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND OBTAIN A PARTIAL REFUND OF ANY UNEARNED FINANCE CHARGE;
- (b) TO REDEEM THE PROPERTY WITHIN THE TIME PROVIDED BY LAW IF REPOSSESSED FOR A DEFAULT;
- (c) TO REQUIRE, UNDER CERTAIN CONDITIONS, RESALE OF THE PROPERTY IF REPOSSESSED.

PHI FEB 05 2003

Dealer (Secured Party):
SHARON M. GELNETTE
Signature: *Sharon M. Gelnette*
RD 3, BOX 260

Buyer (Debtor):
CHRIS CRAWFORD
Signature: *Chris Crawford*
RD 3, BOX 45

Dated: 1-29-03

Dealer assigns for value all right, title and interest in this agreement to Snap-on Credit Corporation, subject to acceptance by Snap-on Credit Corporation, which shall be the second creditor under this Agreement in accordance with paragraph 4 on the reverse and Dealer's agreement with Snap-on Credit Corporation.

2-19-03 7C8

ORIGINAL COPY

THIS AGREEMENT IS SUBJECT TO THE ADDITIONAL

EXHIBIT "A"

Additional Terms

1. **Offer of Cash Sale or Payment Over Time.** has offered you a choice of buying the Property for a stated cash price payable immediately or within a limited number of days, or of buying those items for a Total Credit Sale, which permits you to purchase them but pay in installments over an extended period of time. The Total Credit Sale Price is more than the cash sale price because it includes a finance charge charged by Dealer to compensate Dealer for having to wait a period of time before collecting the full purchase price and for taking the risks involved in waiting that period of time.
2. **Payment Terms.** You agree to pay to Dealer or Dealer's assignee the Amount Financed plus finance charges applied to the outstanding balance thereof at the annual percentage rate set forth on the face during the time any balance under the Agreement remains unpaid. You agree to make equal successive weekly payments (in cash, check or money order) as set forth under "Your payment schedule will be" on the front of this Agreement until all amounts due under this Agreement are paid (provided, that the final payment shall be in the amount of the unpaid balance.) You may prepay the balance of the Amount Financed without penalty at any time; and doing so will reduce the amount of Finance Charge you would otherwise be required to pay. Unless you prepay the entire balance outstanding, however, the amount you are required to pay each week will remain the same, with any adjustments being reflected in the last payment and in the number of payments. If you make any overpayment, we will not be required to refund amounts less than \$1.00. If you pay the amount due under this Agreement late, the finance charge will continue to accrue on the unpaid balance. In that event, your last payment may be increased to pay the full balance due. Unless otherwise prohibited by applicable law, unpaid Finance Charges will be added to the balance of the Amount Financed and additional Finance Charges will thereafter accrue thereon. If you have previously purchased merchandise pursuant to one or more Purchase Money Security Agreements (also known as "Extended Credit" contracts) that were assigned to Snap-on Credit Corporation, and you have not fully paid the balance due under any such agreements, then by entering into this Agreement, you agree that the "net balance" remaining payable under such agreements will be transferred to the Amount Financed under this Credit Sale Contract if Dealer assigns this Agreement to Snap-on Credit as provided in Section 6 below. The "net balance" will be calculated by subtracting from the total of all remaining payments an amount determined to be the unearned time price differential according to the Rule of 78's except as otherwise required by law. You and Dealer may also agree to transfer to the Amount Financed any balance you may owe Dealer as a result of prior purchases pursuant to Revolving Account ("RA") credit dealer has extended to you. You represent, warrant and agree that: (a) you are justly indebted to Dealer for the full amount of the Amount Financed plus finance charges accruing thereon; (b) all information supplied and statements made by you in any financial or credit statement or application for credit before or at the same time as the execution of the Agreement are and will be correct, complete and genuine; and (c) any item used as a trade-in is free of all liens or other encumbrances, is fully paid for and you possess good and marketable title to it.
3. **Allocation of Payments.** Your payments will be allocated first to any finance charge in the order it is incurred, and then to the payment of the cash price of each purchase in the order in which the purchase was made, with the payments being applied to the oldest purchase first (purchases made on the same day are paid off based upon the lowest priced purchases first). Down payments and trade-ins will be applied to the cash price of all items on a pro rata basis.
4. **Grant of Security Interest.** (a) As security for your obligations under this Agreement, you hereby grant Dealer a purchase money security interest under the Uniform Commercial Code in each item of Property you purchase under this Agreement until that item is paid for. As further security for your obligations under this Agreement, in all states except Puerto Rico and elsewhere where prohibited by applicable law for agreements of this type, you hereby grant Dealer a non-purchase money security interest in each other item of tools, goods and equipment, previously purchased or hereafter acquired, from a Snap-on Dealer, and any and all goods and equipment manufactured or distributed by Snap-on Incorporated or bearing Snap-on Incorporated or Sun Electric Corporation trademarks or logos, together with all proceeds (including insurance proceeds), accessions, attachments, additions, substitutions and replacements to and of such items (the foregoing and the Property are collectively referred to as "Collateral"). If the net balance remaining payable will be unaffected and you agree that Dealer or Dealer's assignee will continue to hold a purchase money security interest in all merchandise purchased by you under such Extended Credit contract after such transfer. If this agreement is assigned to Snap-on Credit pursuant to section 6 below, and if the Amount Financed includes a transfer of a RA balance owed to Dealer, then Dealer hereby assigns to Snap-on Credit any security interest that Dealer may have in any merchandise reflected in the RA balance so transferred. In such case, Snap-on Credit shall continue to hold a purchase money security interest in such merchandise after such transfer. To the extent permitted by and subject to applicable law, you agree and hereby grant to Dealer and Snap-on Credit or its agent or assigns the power of attorney and right to sign on your behalf and file or record such financing statements or other documents as may be necessary to perfect or maintain the security interest granted by you under this Agreement.
(b) You agree not to remove any Collateral from the county where the original sale was made without Dealer's written consent, that you will not sell or dispose of any Collateral and that you will keep the Collateral free and clear of any liens or other encumbrances until your entire balance due is paid in full.
5. **Insurance.** You will obtain and keep in force, for so long as Dealer or Dealer's successors and assigns has a security interest in any Collateral, fire and other casualty insurance on the Collateral in form, amount and written by insurers satisfactory to Dealer's, with loss payable to Dealer or Dealer's assignee as its interest shall appear. If you fail to do so, Dealer may at Dealer's option purchase such insurance, in which event you must pay the cost thereof to Dealer on demand. However, any failure of Dealer to obtain and keep in force such insurance, after your failure to do so, shall not release you from any obligations or liability under this Agreement. **Any insurance procured by Dealer under this section will not include insurance for property damage to others.**
6. **Assignment by Dealer.** (a) Dealer may hold this Agreement or Dealer may assign it for value to Snap-on Credit Corporation ("Snap-on Credit"). If Dealer assigns this Agreement to Snap-on Credit, then after such assignment: (i) Snap-on Credit, as assignee, shall have all the rights and remedies of Dealer under this Agreement and all of your agreements, representations and warranties shall be deemed to have been made to Snap-on Credit with the same effect as if Snap-on Credit were an original party to this Agreement; and (ii) Dealer will not have any power or authority to exercise any such rights or remedies, give any consents under Section 4 (b) or change or modify this Agreement or any related document in any way.
(b) If this Agreement is assigned to Snap-on Credit, you agree to deliver your payments to Dealer or directly to Snap-on Credit. **The Dealer is not Snap-on Credit's agent for any purpose.** If you make payments to your Dealer, the Dealer will be acting as your agent. In that capacity, the Dealer has agreed with Snap-on Credit to remit payments under this Agreement to Snap-on Credit on a regular basis. You will be credited with payment on the date Snap-on Credit receives payment from the Dealer. Snap-on Credit will credit you with payment and waive additional finance charges and late charges on any installment regardless of when payment is received from the Dealer, if you have proof of your timely payment to the Dealer (such as a valid receipt or canceled check). Alternatively, you may make any payments (by electronic transfer, check or money order payable to Snap-on Credit, and not cash) directly to Snap-on Credit at the address provided to you by Snap-on Credit, in which case you will be credited with payment on the date Snap-on Credit receives the payment. Snap-on Credit may require you to make payments directly to it. In all events, payments received by Snap-on Credit after 10:00 a.m. will be credited on the next business day. Snap-on Credit's business days are Monday through Friday; holidays are not included.
7. **Additional Charges.** In addition to paying the Total Credit Sale Price for the Property, you agree to pay the additional charges listed below that may be assessed. Assessment of a fee does not waive Dealer's right to insist on strict compliance with this Agreement by you at any time.
(a) **Security Interest Charges.** To the extent permitted by and subject to applicable law, you will be assessed a Security Interest Charge to cover (i) fees and charges prescribed by law which are or will be paid to public officials for determining the existence of or for perfecting, releasing or satisfying the security interest you granted hereunder, or (ii) the premium or other costs payable for any insurance or bond in lieu of perfecting such security interest, which will not exceed the aggregate fees and charges described in clause (ii) that would otherwise be payable.
(b) **Late Charges.** To the extent permitted by and subject to applicable law, if you fail to make payments under this Agreement within 30 days after the date due, you may be assessed a Late Charge of 5% of the payment due but not more than \$5.00 (or the maximum amount permitted by law if less than the foregoing).
(c) **NSF Check Charges.** To the extent permitted by and subject to applicable law, if you fail to make payment by check and your check is not paid because of non-sufficient funds in your checking account, you may be assessed a NSF Check Charge of \$10.00 or if less the maximum amount permitted by applicable law.
(d) **Legal Fees.** In addition to the full amount owed and any court costs, to the extent permitted by and subject to applicable law, if any matter arising out of your default under this Agreement is referred to an attorney who is not a salaried employee of Snap-on Credit to collect the amount you owe or to repossess any Collateral or otherwise, you agree to pay all actual and reasonable attorneys' fees or such lesser amount as may be permitted by applicable law.
8. **Events of Default; Acceleration.** (a) The occurrence of any one of the following events constitutes a default under this agreement: (i) You do not pay at least the minimum payments due or you otherwise become delinquent on any other obligations to Dealer, or if this agreement is assigned, to such assignee; (ii) You file or consent to the filing of bankruptcy or similar proceedings against you or you become insolvent; or that your financial condition deteriorates significantly and it appears likely that you will not be able to repay Dealer for any reason; (iii) You die, become imprisoned, or are declared legally incompetent; (iv) You at any time give Dealer information that is inaccurate, misleading or incomplete; or (v) You fail to comply with any terms or conditions of this Agreement.
(b) Dealer, or if this Agreement is assigned, Dealer's assignee will have all the rights and remedies of a secured creditor under the Uniform Commercial Code and any other applicable laws. In addition, if any one of these events of default occurs, subject to any right you may have under applicable law to receive notice of and to cure such default, at Dealer's option Dealer may: (i) declare the entire unpaid balance due under this Agreement immediately due and payable; and (ii) repossess any Collateral in which Dealer still retains a security interest, but Dealer will do so only in the manner and to the extent permitted by applicable law. If Dealer resells any repossessed Collateral, Dealer agrees to pay you any surplus remaining (after deduction of the costs of repossession and sale and other costs, to the extent permitted by law) and you agree to pay Dealer any deficiency in accordance with the Uniform Commercial Code. Dealer may accept late payments, partial payments or any payments marked as being payment in full or as being settlement for any dispute without prejudicing any of Dealer's rights under this Agreement or in any way amending this Agreement. Dealer's failure or delay at any time to exercise any of Dealer's contract or other legal or equitable rights shall not be deemed a waiver of those rights or of the right to exercise Dealer's rights at any other time. If Snap-on Credit becomes the secured party under this Agreement, you agree that it is commercially reasonable for repossessed Collateral to be sold at public or private sales (in any state or county selected by Snap-on Credit) to dealers or others in lots or pieces (with or without the Collateral being physically present) at used tool prices. The term "Buyer" and "Dealer" as used in this Agreement also mean "debtor" and "secured party" respectively and include the heirs, executors, or administrators, successors and permitted assigns of those parties.
9. **Governing Law.** This Agreement will be governed by the laws of the State of your address stated in this Agreement. Certain provisions of this Agreement are generally modeled after the Federal Truth in Lending Act and Regulation Z thereunder or similar state statutes and regulations; however, you agree that to the extent that such statutes and regulation relate only to transactions entered into for personal, household or family purposes, or otherwise excluded business or commercial transactions, such statutes and regulations do not govern this Agreement unless expressly provided for in the statute or regulation.
10. **Transfer of Agreement.** Without prior notice to or approval from you, Dealer reserves the right to sell or transfer this Agreement in whole or in part, to another entity or person. You cannot, however, transfer this Agreement or rights and obligations under this Agreement to another entity or person.
11. **Severability; Entire Agreement.** If any term, provisions, or section of this Agreement is held void, voidable, invalid or unenforceable, under any statute or court decision, or any governmental rule or regulation, the remainder of the Agreement shall remain effective; and any such ineffectiveness shall not affect the validity or enforceability of this Agreement in any other jurisdiction. This Agreement, any previous credit sale contracts, and any written Addenda/Riders hereto signed by both parties, constitute the entire agreement between the parties regarding the subject matter hereof. The parties agree that no oral changes to the Agreement are permissible and that no oral representations or amendments affecting this Agreement have been made or relied upon by either party. **IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.**

Notice to Assignee, (Puerto Rico Residents). The assignee of this retail installment contract shall be subject in equal conditions to any claim or defense that the buyer may initiate against the seller. The assignee of the contract shall have the right to file against the seller all the claims and defenses that the buyer may raise against the seller of the goods or services.

Notice to Maryland Residents. This Agreement is entered into pursuant to Subtitle 10 (Credit Grantor Closed End Credit Provisions) of Md. Code Ann., Fin. Inst., §12-100 et seq.

SHARON M. GELNETTE AUTHORIZED DEALER FOR
 SNAP-ON TOOLS
 INVOICE
 CREDIT SALE RECEIPT

SALE DATE 01/29/2003

PAGE 1

SOLD BY :
 SHARON M. GELNETTE
 RD 3, BOX 260
 BROOKVILLE, PA
 15825-
 TELEPHONE : 814-849-2026
 FAX : (814) 849-2026

SOLD TO :
 CHRIS CRAWFORD 3- 3- 6
 RD 3, BOX 46
 DUBOIS, PA
 15801-
 TELEPHONE : 814-371-1885

CUST ACCOUNT # 094-58-8541

TAX RATE = 6.000%

P.O. # =
 SALE TYPE = CREDIT SALE
 INVOICE NO. = 18629

QTY.	PRODUCT NO.	DESCRIPTION	EACH	COMMENTS	LC LINE	TOTAL
1)	1	DEXM713B	WR SET			426.05
2)	-1	DISCOUNT	DISCOUNT			244.66
3)	1	DEX711B	WR SET	RETURNED/ 3		396.70
4)	1	DEX8B	COMB WRENCH			23.55
5)	1	DEX10B	WRENCH			23.55
6)	1	DEX36B	WRENCH			86.25
7)	1	DEX34B	WRENCH			71.95
8)	1	DEX42B	WRENCH			97.75
9)	1	DEX40B	WRENCH			96.50
SUB TOTAL						977.64
TAX APPLIED						58.66
TOTAL PRICE INCLUDING TAX						1036.30

***** WEAR SAFETY GOGGLES *****
 ***** USE THE RIGHT TOOL *****
 ***** USE THE TOOL PROPERLY *****
 ***** MAINTAIN THE TOOL REGULARLY *****

1.	Total Cash Sale Price	1036.30
2.	Amount of down payment and/or trade-in	0.00
	A. Down payment	0.00
	B. Trade-in	0.00
3.	Unpaid balance of cash price	1036.30
4.	Security interest charge	0.00
5.	Other Charges	0.00
6.	Principal balance (Amount Financed)	1036.30
7.	Amount of Finance Charge	97.82
8.	TOTAL OF PAYMENTS	1134.12
9.	TOTAL CREDIT SALE PRICE	1134.12
52 WEEKLY PAYMENTS OF		21.81 ESTIMATED AT 18.000 % APR

* * WE APPRECIATE YOUR BUSINESS * *

CUSTOMER AGREES THAT THIS CREDIT SALE IS GOVERNED BY THE PURCHASE MONEY SECURITY AGREEMENT OR THE CREDIT SALE CONTRACT
 AND ANY RIDERS ("EC CONTRACT") BETWEEN DEALER OR SNAP-ON AND CUSTOMER.

Customer acknowledges delivery and acceptance of the goods described in this receipt and promises to pay to the order of Dealer, Snap-on or their assigns, the Total Credit Sales Price. Customer grants to Dealer or Snap-on or their assigns (except to the extent prohibited by law) a security interest in the goods and equipment listed on this receipt and certain other goods and equipment in accordance with the EC Contract.

CUSTOMER: 

Date :	ACCT	OPENING	SALE	PAYMENT	CLOSING	Receipt No. -
01/29/03 19:23:29						18629
	CASH	0.00		0.00		--- CASH DOWNPAYMENT
	R/A	-72.00	0.00	0.00	-72.00	
	EC	0.00	0.00	0.00	0.00	
	MISC	0.00	0.00	0.00	0.00	
	CS	NEW SALE	1134.12	0.00	1134.12	Opening Bal In Sale
	O/A	0.00	0.00	0.00	0.00	



**CREDIT SALES CONTRACT
(RETAIL INSTALLMENT CONTRACT)
Add-on Rider**

This Add-on Rider supplements and incorporates by reference all provisions, definitions, representations and conditions in the Credit Sale Contract between Buyer and Dealer dated 01/29/2003 ("Credit Sale Contract") and any prior Add-on Riders relating to the Credit Sale Contract. BUYER REPRESENTS AND WARRANTS THAT THE PROPERTY PURCHASED HEREUNDER IS TO BE USED PRIMARILY FOR COMMERCIAL OR BUSINESS PURPOSES AND NOT PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES.

DESCRIPTION OF PROPERTY

Per Attached Invoice No. 21536 Date: 08/07/2003

ITEMIZATION OF TOTAL CREDIT SALE PRICE

1. Total cash sale price:	\$ 2840.82
2. Amount of down payment and/or trade-in:	\$ 0.00
A. Down payment	\$ 0.00
B. Trade-in items	\$ 0.00
Description of trade-in items are on the attached invoice.	
3. Unpaid balance of cash price: (difference between 1 and 2)	\$ 2840.82
4. Security Interest charge:	\$ 94.00
\$ 0.00 Processing fee	
-OR-	
\$ 94.00 to public officials (filing fees)	
5. Principal balance (Amount Financed): (sum of 3 and 4)	\$ 2934.82
6. Unpaid principal balance under prior Credit Sale Contract and Add-On Rider(s) -AND- under prior Extended Credit Purchase Money Security Agreements.	\$ 599.43
7. Other Charges: (Specify)	\$ 0.00
8. New Principal Balance (Amount Financed) (sum of 5 and 6 and 7):	\$ 3534.25
9. Amount of Finance Charge:	\$ 1829.55
10. TOTAL OF PAYMENTS (sum of 8 and 9)	\$ 5363.80
11. TOTAL CREDIT SALE PRICE (sum of 2 and 10):	\$ 5363.80

Sales Tax 160.82
Total Cash Sale Price 2840.82

You agree to purchase the additional Property listed above and to pay for such additional Property as well as the Property purchased under the Credit Sale Contract and prior Add-on Riders according to the payment terms listed herein.
"By providing the information on the unpaid principal balance under any prior Credit Sale Contract and any Add-on Rider(s) for this transaction, Snap-on Credit consents to the rescheduling of payments under the Credit Sale Contract and any Add-on Riders previously assigned to Snap-on Credit."

***** DISCLOSURE OF TERMS *****

Your payment schedule will be:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
260	\$ 20.63	WEEKLY BEGINNING 08/14/2003

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	TOTAL CREDIT SALE PRICE
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you (estimated). Assumes payments are made as scheduled.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit.
18.000%	\$ 1829.55	\$ 3534.25	\$ 5363.80	\$ 5363.80

See above for an itemization of the Amount Financed.

Insurance: Credit life insurance and credit disability insurance are not required to obtain credit. You may obtain property insurance from anyone you want that is acceptable to Dealer or Dealer's assignee.

Security: You are giving a security interest in: (1) the goods or property being purchased; and (2) all other goods or property bearing the Snap-on/Sun Electric trademark. Filing fees or a fee for a Nonfiling insurance bond may be charged, if permitted, under applicable law. See itemization number 4.

Late Charges: If a payment is late, you will be charged 5% of the payment due, but not more than \$5.00 (or the maximum amount permitted under applicable law if less than the foregoing).

Prepayment: If you pay off early, you will not pay a penalty and you may be entitled to a refund of part of the finance charge.

See below and on the reverse side for any additional information about nonpayment, default, any repayment in full before the scheduled date, and prepayment refunds and penalties.

**BUYER ACKNOWLEDGES RECEIPT OF A COPY OF THIS AGREEMENT
NOTICE TO THE BUYER**

DO NOT SIGN THIS CONTRACT (CREDIT SALE CONTRACT) BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. YOU ARE ENTITLED TO A COMPLETELY FILLED-IN COPY OF THE CONTRACT WHEN YOU SIGN IT. YOU HAVE THE FOLLOWING RIGHTS, AMONG OTHERS:

- (a) TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND OBTAIN A PARTIAL REFUND OF ANY UNEARNED FINANCE CHARGE;
- (b) TO REDEEM THE PROPERTY WITHIN THE TIME PROVIDED BY LAW IF REPOSSESSED FOR A DEFAULT;
- (c) TO REQUIRE, UNDER CERTAIN CONDITIONS, RESALE OF THE PROPERTY IF REPOSSESSED.

BOS AUG 14 2003

Dealer (Secured Party):

PAULA HANNA

Buyer (Debtor):

CHRIS CRAWFORD

Dated:

08-07-2003

Signature

Signature

RD 3, BOX 260

RD 3, BOX 45

Dealer assigns for value all right, title and interest in this agreement to Snap-on Credit Corporation, subject to acceptance by Snap-on Credit Corporation, which shall be the secured creditor under this Agreement in accordance with paragraph 4 on the reverse and Dealer's agreement with Snap-on Credit Corporation.

ORIGINAL COPY

Additional Terms

1. **Offer of Cash Sale or Payment Over Time.** Dealer is offered you a choice of buying the Property for a stated cash price payable immediately or within a limited number of days, or of buying those items for a Total Credit Sale, which permits you to purchase them now but pay in installments over an extended period of time. The Total Credit Sale Price is more than the cash sale price because it includes a finance charge charged by Dealer to compensate Dealer for having to wait a period of time before collecting the full purchase price and for taking the risks involved in waiting that period of time.
2. **Payment Terms.** You agree to pay to Dealer or Dealer's assignee the Amount Financed plus finance charges applied to the outstanding balance thereof at the annual percentage rate set forth on the face during the time any balance under the Agreement remains unpaid. You agree to make equal successive weekly payments (in cash, check or money order) as set forth under "Your payment schedule will be" on the front of this Agreement until all amounts due under this Agreement are paid (provided that the final payment shall be in the amount of the unpaid balance.) You may prepay the balance of the Amount Financed without penalty at any time; and doing so will reduce the amount of Finance Charge you would otherwise be required to pay. Unless you prepay the entire balance outstanding, however, the amount you are required to pay each week will remain the same, with any adjustments being reflected in the last payment and in the number of payments. If you make any overpayment, we will not be required to refund amounts less than \$1.00. If you pay the amount due under this Agreement late, the finance charge will continue to accrue on the unpaid balance. In that event, your last payment may be increased to pay the full balance due. Unless otherwise prohibited by applicable law, unpaid Finance Charges will be added to the balance of the Amount Financed and additional Finance Charges will thereafter accrue thereon. If you have previously purchased merchandise pursuant to one or more Purchase Money Security Agreements (also known as "Extended Credit" contracts) that were assigned to Snap-on Credit Corporation, and you have not fully paid the balance due under any such agreements, then by entering into this Agreement, you agree that the "net balance" remaining payable under such agreements will be transferred to the Amount Financed under this Credit Sale Contract if Dealer assigns this Agreement to Snap-on Credit as provided in Section 6 below. The "net balance" will be calculated by subtracting from the total of all remaining payments an amount determined to be the unearned time-price differential according to the Rule of 78's except as otherwise required by law. You and Dealer may also agree to transfer to the Amount Financed any balance you may owe Dealer as a result of prior purchases pursuant to Revolving Account ("RA") credit dealer has extended to you. You represent, warrant and agree that: (a) you are justly indebted to Dealer for the full amount of the Amount Financed plus finance charges accruing thereon; (b) all information supplied and statements made by you in any financial or credit statement or application for credit before or at the same time as the execution of this Agreement are and will be correct, complete and genuine; and (c) any item used as a trade-in is free of all liens or other encumbrances, is fully paid for and you possess good and marketable title to it.
3. **Allocation of Payments.** Your payments will be allocated first to any finance charge in the order it is incurred, and then to the payment of the cash price of each purchase in the order in which the purchase was made, with the payments being applied to the oldest purchase first (purchases made on the same day are paid off based upon the lowest priced purchases first). Down payments and trade-ins will be applied to the cash price of all items on a pro rata basis.
4. **Grant of Security Interest.** (a) As security for your obligations under this Agreement, you hereby grant Dealer a purchase money security interest under the Uniform Commercial Code in each item of Property you purchase under this Agreement until that item is paid for. As further security for your obligations under this Agreement, in all states except Puerto Rico and elsewhere where prohibited by applicable law for agreements of this type, you hereby grant Dealer a non-purchase money security interest in each other item of tools, goods and equipment, previously purchased or hereafter acquired, from a Snap-on Dealer, and any and all goods and equipment manufactured or distributed by Snap-on Incorporated or bearing Snap-on Incorporated or Sun Electric Corporation trademarks or logos, together with all proceeds (including insurance proceeds), accessions, attachments, additions, substitutions and replacements to and of such items (the foregoing and the Property are collectively referred to as "Collateral"). If the net balance remaining payable will be unaffected and you agree that Dealer or Dealer's assignee will continue to hold a purchase money security interest in all merchandise purchased by you under such Extended Credit contract after such transfer; if this agreement is assigned to Snap-on Credit pursuant to section 6 below, and if the Amount Financed includes a transfer of a RA balance owed to Dealer, then Dealer hereby assigns to Snap-on Credit any security interest that Dealer may have in any merchandise reflected in the RA balance so transferred. In such case, Snap-on Credit shall continue to hold a purchase money security interest in such merchandise after such transfer. To the extent permitted by and subject to applicable law, you agree and hereby grant to Dealer, and Snap-on Credit or its agent or assigns the power of attorney and right to sign on your behalf and file or record such financing statements or other documents as may be necessary to perfect or maintain the security interest granted by you under this Agreement.

(b) You agree not to remove any Collateral from the county where the original sale was made without Dealer's written consent, that you will not sell or dispose of any Collateral and that you will keep the Collateral free and clear of any liens or other encumbrances until your entire balance due is paid in full.
5. **Insurance.** You will obtain and keep in force, for so long as Dealer or Dealer's successors and assigns has a security interest in any Collateral, fire and other casualty insurance on the Collateral in form, amount and written by insurers satisfactory to Dealer's, with loss payable to Dealer or Dealer's assignee as its interest shall appear. If you fail to do so, Dealer may at Dealer's option purchase such insurance, in which event you must pay the cost thereof to Dealer on demand. However, any failure of Dealer to obtain and keep in force such insurance, after your failure to do so, shall not release you from any obligations or liability under this Agreement. *Any insurance procured by Dealer under this section will not include insurance for property damage to others.*
6. **Assignment by Dealer.** (a) Dealer may hold this Agreement or Dealer may assign it for value to Snap-on Credit Corporation ("Snap-on Credit"). If Dealer assigns this Agreement to Snap-on Credit, then after such assignment: (i) Snap-on Credit, as assignee, shall have all the rights and remedies of Dealer under this Agreement and all of your agreements, representations and warranties shall be deemed to have been made to Snap-on Credit with the same effect as if Snap-on Credit were an original party to this Agreement; and, (ii) Dealer will not have any power or authority to exercise any such rights or remedies, give any consents under Section 4 (b) or change or modify this Agreement or any related document in any way.

(b) If this Agreement is assigned to Snap-on Credit; you agree to deliver your payments to Dealer or directly to Snap-on Credit. *The Dealer is not Snap-on Credit's agent for any purpose;* if you make payments to your Dealer, the Dealer will be acting as your agent. In that capacity, the Dealer has agreed with Snap-on Credit to remit payments under this Agreement to Snap-on Credit on a regular basis. You will be credited with payment on the date Snap-on Credit receives payment from the Dealer. Snap-on Credit will credit you with payment and waive additional finance charges and late charges on any installment regardless of when payment is received from the Dealer; if you have proof of your timely payment to the Dealer (such as a valid receipt or canceled check). Alternatively, you may make any payments (by electronic transfer, check or money order payable to Snap-on Credit, and not cash) directly to Snap-on Credit at the address provided to you by Snap-on Credit, in which case you will be credited with payment on the date Snap-on Credit receives the payment. Snap-on Credit may require you to make payments directly to it. In all events, payments received by Snap-on Credit after 10:00 a.m. will be credited on the next business day. Snap-on Credit's business days are Monday through Friday; holidays are not included.
7. **Additional Charges.** In addition to paying the Total Credit Sale Price for the Property, you agree to pay the additional charges listed below that may be assessed. Assessment of a fee does not waive Dealer's right to insist on strict compliance with this Agreement by you at any time.

(a) **Security Interest Charges.** To the extent permitted by and subject to applicable law, you will be assessed a Security Interest Charge to cover: (i) fees and charges prescribed by law which are or will be paid to public officials for determining the existence of or for perfecting, releasing or satisfying the security interest you granted hereunder; or (ii) the premium or other costs payable for any insurance or bond in lieu of perfecting such security interest, which will not exceed the aggregate fees and charges described in clause (ii) that would otherwise be payable.

(b) **Late Charges.** To the extent permitted by and subject to applicable law, if you fail to make payments under this Agreement within 30 days after the date due; you may be assessed a Late Charge of 5% of the payment due but not more than \$5.00 (or the maximum amount permitted by law, if less than the foregoing).

(c) **NFS Check Charges.** To the extent permitted by and subject to applicable law, if you fail to make payment by check and your check is not paid because of non-sufficient funds in your checking account, you may be assessed a NSF Check Charge of \$10.00 or if less the maximum amount permitted by applicable law.

(d) **Legal Fees.** In addition to the full amount owed and any court costs, to the extent permitted by and subject to applicable law, if any matter arising out of your default under this Agreement is referred to an attorney who is not a salaried employee of Snap-on Credit to collect the amount you owe or to repossess any Collateral or otherwise, you agree to pay all actual and reasonable attorneys' fees or such lesser amount as may be permitted by applicable law.
8. **Events of Default; Acceleration.** (a) The occurrence of any one of the following events constitutes a default under this agreement: (i) You do not pay at least the minimum payments due or you otherwise become delinquent on any other obligations to Dealer, or if this agreement is assigned, to such assignee; (ii) You file or consent to the filing of bankruptcy or similar proceedings against you or you become insolvent; or that your financial condition deteriorates significantly and it appears likely that you will not be able to repay Dealer for any reason; (iii) You die, become imprisoned, or are declared legally incompetent; (iv) You at any time give Dealer information that is inaccurate, misleading or incomplete; or (v) You fail to comply with any terms or conditions of this Agreement.

(b) Dealer, or if this Agreement is assigned, Dealer's assignee will have all the rights and remedies of a secured creditor under the Uniform Commercial Code and any other applicable laws. In addition, if any one of these events of default occurs, subject to any right you may have under applicable law to receive notice of and to cure such default, at Dealer's option Dealer may: (i) declare the entire unpaid balance due under this Agreement immediately due and payable; and (ii) repossess any Collateral in which Dealer still retains a security interest, but Dealer will do so only in the manner and to the extent permitted by applicable law. If Dealer repossesses any repossessed Collateral, Dealer agrees to pay you any surplus remaining (after deduction of the costs of repossession and sale and other costs, to the extent permitted by law) and you agree to pay Dealer any deficiency in accordance with the Uniform Commercial Code. Dealer may accept late payments, partial payments or any payments marked as being payment in full or as being settlement for any dispute without prejudicing any of Dealer's rights under this Agreement or in any way amending this Agreement. Dealer's failure or delay at any time to exercise any of Dealer's contract or other legal or equitable rights shall not be deemed a waiver of those rights or of the right to exercise Dealer's rights at any other time. If Snap-on Credit becomes the secured party under this Agreement, you agree that it is commercially reasonable for repossessed Collateral to be sold at public or private sales (in any state or county selected by Snap-on Credit) to dealers or others in lots or pieces (with or without the Collateral being physically present) at used tool prices. The term "Buyer" and "Dealer" as used in this Agreement also mean "debtor" and "secured party" respectively and include the heirs, executors, or administrators, successors and permitted assigns of those parties.
9. **Governing Law.** This Agreement will be governed by the laws of the State of your address stated in this Agreement. Certain provisions of this Agreement are generally modeled after the Federal Truth in Lending Act and Regulation Z thereunder or similar state statutes and regulations; however, you agree that to the extent that such statutes and regulation relate only to transactions entered into for personal, household or family purposes, or otherwise excluded business or commercial transactions, such statutes and regulations do not govern this Agreement unless expressly provided for in the statute or regulation.
10. **Transfer of Agreement.** Without prior notice to or approval from you, Dealer reserves the right to sell or transfer this Agreement in whole or in part, to another entity or person. You cannot, however, transfer this Agreement or rights and obligations under this Agreement to another entity or person.
11. **Severability; Entire Agreement.** If any term, provision, or section of this Agreement is held void, voidable, invalid or unenforceable, under any statute or court decision, or any governmental rule or regulation, the remainder of the Agreement shall remain effective; and any such ineffectiveness shall not affect the validity or enforceability of this Agreement in any other jurisdiction. This Agreement, any previous credit sale contracts, and any written Addenda/Riders hereto signed by both parties constitute the entire agreement between the parties regarding the subject matter hereof. The parties agree that no oral changes to the Agreement are permissible and that no oral representations or amendments affecting this Agreement have been made or relied upon by either party. **IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.**

Notice to Assignee (Puerto Rico Residents). The assignee of this retail installment contract shall be subject in equal conditions to any claim or defense that the buyer may initiate against the seller. The assignee of the contract shall have the right to file against the seller all the claims and defenses that the buyer may raise against the seller of the goods or services.

Notice to Maryland Residents. This Agreement is entered into pursuant to Subtitle 10 (Credit Grantor Closed End Credit Provisions) of Md. Code Ann., Fin. Inst., §12-100 et seq.

SALE DATE 08/07/2003

PAULA HANNA AUTHORIZED DEALER FOR
S N A P - O N T O O L S
I N V O I C E
CREDIT SALE RECEIPT

PAGE 1

SOLD BY :

PAULA HANNA
RD 3, BOX 260

BROOKVILLE, PA

15825-

TELEPHONE : 814-849-2026

FAX : (814) 849-2026

SOLD TO :

CHRIS CRAWFORD 3- 5- 6
RD 3, BOX 46

DUBOIS, PA

15801-

TELEPHONE : 814-371-1885

CUST ACCOUNT # 094-58-8541

P.O. #

SALE TYPE = CREDIT SALE

INVOICE NO. = 21536

TAX RATE = 6.000%

QTY.	PRODUCT NO.	DESCRIPTION	EACH	COMMENTS	LC LINE	TOTAL
1)	1	211FDY	WTHD SET			225.30
2)	1	PF6	EXTENSION			16.95
3)	1	206AFXWP	WOBBLE PLUS EXT SET			130.00
4)	1	GLD138	DRAG LINK SOCKET			39.50
5)	1	GLD139	DRAG LINK SOCKET			47.75
6)	1	211FCOA	CROWFEET			226.65
7)	1	216FCOM	CR-FE SET			332.40
8)	1	PW6C	PIPE WRENCH #34012			19.70
9)	1	PW8C	PIPE WR #34017			21.90
10)	1	PW14C	PIPE WR #34032			36.30
11)	1	PW24C	PIPE WR #34042			80.90
12)	1	BC114B	HAMMER			190.70
13)	1	GA438A	24" STR EDGE			83.80
14)	1	FBL325A	FEELER GA			19.80
15)	1	FB300A	FEELER GA			10.70
16)	1	PMF113	DEPTH MC SET			228.75
17)	1	CGM515B	PULLER			329.25
18)	1	SVTS262A	RADIATOR TESTER			156.50
19)	1	SDET70	TORX SET			52.50
20)	1	NDD1070A	NUT DR SET			125.95
21)	1	NDDM1070	NUT DR SET			124.90
22)	1	GA3645	1" DIAL IND. SET			208.05
23)	1	TC55	PIPE EXP			24.95
24)	1	TC56	PIPE EXP			50.60
25)	1	YA9484	CRIMPING TOL			51.10
26)	1	ACT279C	A/C MANUAL			34.65
27)	1	SKTASE02	MED/HEAVY TRUCK ASE			135.60
28)	1	RAT803A	HSS/3/8RATSET			224.20
29)	1	SF936	HSS FLEX RAT			119.00
30)	1	NDD106A	NUT DRIVER			17.85
31)	1	NDDM50	NUT DRIVER			19.05
32)	1	OSH14B	WRENCH			25.50
33)	1	OSHM80B	WRENCH			26.50
34)	1	OSHM100B	WRENCH			26.50
35)	1	OSHM140B	WRENCH			31.00
36)	1	GA244	TUBE BEND			14.95
37)	1	SP503	SPLINE SOCKET			35.20
38)	1	RPC704A	4PC PUNCH ST			105.10
39)	-1	DISCOUNT	DISCOUNT			970.00
				RETURNED/ 3		-970.00

** Continued on Next Page **

PAULA HANNA AUTHORIZED DEALER FOR
S N A P - O N T O O L S
I N V O I C E
CREDIT SALE RECEIPT

SALE DATE 08/07/2003

PAGE 2

SOLD BY:
PAULA HANNA
RD 3, BOX 260
BROOKVILLE, PA
15825-
TELEPHONE : 814-849-2026
FAX : (814) 849-2026

SOLD TO :
CHRIS CRAWFORD 3- 5- 6
RD 3, BOX 46
DUBOIS, PA
15801-
TELEPHONE : 814-371-1885

CUST ACCOUNT # 094-58-8541
P.O. # =
SALE TYPE = CREDIT SALE
INVOICE NO. = 21536

TAX RATE = 6.000%

QTY.	PRODUCT NO.	DESCRIPTION	EACH	COMMENTS	LC LINE	TOTAL
SUB TOTAL						2680.00
TAX APPLIED						160.82
TOTAL PRICE INCLUDING TAX						2840.82

***** WEAR SAFETY GOGGLES *****
***** USE THE RIGHT TOOL *****
***** USE THE TOOL PROPERLY *****
***** MAINTAIN THE TOOL REGULARLY *****

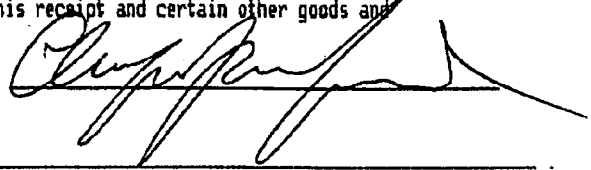
1.	Total Cash Sale Price	2840.82
2.	Amount of down payment and/or trade-in ...	0.00
	A. Down payment	0.00
	B. Trade-in	0.00
3.	Unpaid balance of cash price	2840.82
4.	Security interest charge	94.00
5.	Principal Balance (Amount Financed)	2934.82
6.	Unpaid Prior Balance	599.43
7.	Other Charges	0.00
8.	New Principal Balance (Amount Financed) ..	3534.25
9.	Amount of Finance Charge	1829.55
10.	TOTAL OF PAYMENTS	5363.80
11.	TOTAL CREDIT SALE PRICE	5363.80
260	WEEKLY PAYMENTS OF 20.63 ESTIMATED AT 18.000 % APR	

* * W E A P P R E C I A T E Y O U R B U S I N E S S * *

CUSTOMER AGREES THAT THIS CREDIT SALE IS GOVERNED BY THE PURCHASE MONEY SECURITY AGREEMENT OR THE CREDIT SALE CONTRACT AND ANY RIDERS ("EC CONTRACT") BETWEEN DEALER OR SNAP-ON AND CUSTOMER.

Customer acknowledges delivery and acceptance of the goods described in this receipt and promises to pay to the order of Dealer, Snap-on or their assigns, the Total Credit Sales Price. Customer grants to Dealer or Snap-on or their assigns (except to the extent prohibited by law) a security interest in the goods and equipment listed on this receipt and certain other goods and equipment in accordance with the EC Contract.

CUSTOMER:



Date : 08/07/03 16:29:38	RECEIPT FOR PAYMENTS				Receipt No. - 21536
ACCT	OPENING	SALE	PAYMENT	CLOSING	
CASH	0.00		0.00		<-- CASH DOWNPAYMENT
R/A	129.87	0.00	0.00	129.87	
EC	0.00	0.00	0.00	0.00	
MISC	0.00	0.00	0.00	0.00	
CS110154507	NEW SALE	5363.80	0.00	5363.80	Opening Bal In Sale
CS	0.00	0.00	0.00	0.00	
O/A	0.00	0.00	0.00	0.00	
=====	=====	=====	=====	=====	

VERIFICATION

I, CAROL CONNELLY, am authorized on behalf of the Plaintiff, Snap-on Credit, LLC, to verify that the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that said answers are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

Date:


CAROL CONNELLY

7/8/2005

SNAP-ON CREDIT LLC
Suite 301
950 Technology Way
Libertyville, IL 60048

v.
CHRIS CRAWFORD
1194 Maple Avenue
Dubois, PA 15801

COURT OF COMMON PLEAS
Clearfield County

No. 05-1064 CD

FILED

NOV 17 2005

William A. Shaw
Prothonotary/Clerk of Courts

*Plff
Att'y pd.
20.00*

*Notice to
Def.*

*Statement to
Att'y*

STIPULATION AND CONSENT JUDGMENT

NOW COME Plaintiff and Defendant, and stipulate as follows in resolution of the above-captioned matter:

1. The parties agree that judgment shall be entered in favor of Plaintiff and against Defendant in the amount of \$3,501.67, plus interest at 6% per annum from the date of filing of Plaintiff's Complaint and continuing, plus attorney's fees and costs of \$750.00 (the "Judgment").

2. Defendant agrees that he will raise no defense, challenge, or claim to the Judgment or its entry, including but not limited to any challenge to the amount(s) set forth above.

3. Not later than December 31, 2005, Defendant shall remit to Plaintiff, in good funds, a payment of \$300.00 toward the Judgment.

4. Thereafter, beginning January 31, 2006 and continuing each month thereafter on or before the last business day of each month, until the Judgment is paid in full, Defendant shall pay to Plaintiff a minimum of \$150.00, in good funds.

5. If any payment is not received on or before the date it is due hereunder, or is not in good funds, Plaintiff may, without further notice to Defendant, commence execution proceedings in this matter upon the Judgment plus all accrued interest thereon.

6. All payments hereunder shall be remitted to Plaintiff at 950 Technology Way, Suite 301, Libertyville, IL 60048, attention: Carol Connelly. Unless otherwise directed by

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Plaintiff or its counsel in writing, Defendant shall not remit payments hereunder to any other person or entity, including but not limited to any Snap-on dealer.

7. Provided all payments hereunder are received in good funds, Plaintiff shall file a praecipe to satisfy the Judgment.

8. The parties agree that this Stipulation and Consent Judgment does not require approval by the Court, and that the Prothonotary may file this Stipulation and Consent Judgment, and enter the Judgment, without a court order approving same.

9. This Stipulation and Consent Judgment may be signed in counterparts by either original or duplicate facsimile signature, but only all such signed counterparts, taken together, shall constitute the entire Stipulation and Consent Judgment.

10. The parties have reviewed and understand the provisions of this Stipulation and Consent Judgment, and enter into same having each had the opportunity to consult with counsel regarding same.

SNAP-ON CREDIT LLC

By:

Its:

Carol L. Connelly
Recovery Base Legal

Chris Crawford

CHRIS CRAWFORD, Pro Se

NOTICE OF JUDGMENT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CIVIL DIVISION

Snap-On Credit LLC

Vs.

No. 2005-01064-CD

Chris Crawford

To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered against you in the amount of \$3,501.67 on November 17, 2005.

William A. Shaw
Prothonotary

William A. Shaw



COPY

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



COPY

Snap-On Credit LLC
Plaintiff(s)

No.: 2005-01064-CD

Real Debt: \$3,501.67

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Chris Crawford
Defendant(s)

Entry: \$20.00

Instrument: Consent Judgment

Date of Entry: November 17, 2005

Expires: November 17, 2010

Certified from the record this 17th day of November, 2005.

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

DOCKET # 100663
NO: 05-1064-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: SNAP-ON CREDIT LLC
vs.
DEFENDANT: CHRIS CRAWFORD

SHERIFF RETURN

NOW, August 01, 2005 AT 12:40 PM SERVED THE WITHIN COMPLAINT ON CHRIS CRAWFORD DEFENDANT AT 1194 MAPLE AVE., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO REBECCA CRAWFORD, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET /

FILED
014:00 PM
DEC 02 2005
William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	JAFFE	13038	10.00
SHERIFF HAWKINS	JAFFE	13038	33.39

Sworn to Before Me This

_____ Day of _____ 2005

So Answers,

Chester A. Hawkins
by *Marilyn Harris*
Chester A. Hawkins
Sheriff

FRIEDMAN, SCHUMAN, NEMEROFF,
APPLEBAUM & McCAFFERY, P.C.
BY: BRIAN H. SMITH, ESQUIRE
Attorney I.D. #65627
Suite 200
7848 Old York Road
Elkins Park, PA 19027
(215) 635-7200

Attorney for Plaintiff

SNAP-ON CREDIT LLC
v.
CHRIS CRAWFORD

COURT OF COMMON PLEAS
Clearfield County
No. 05-1064 CD

PRAECIPE TO MARK JUDGMENT SATISFIED

TO THE PROTHONOTARY:

Kindly mark the judgment in the above-captioned matter satisfied.

Respectfully submitted,

FRIEDMAN, SCHUMAN, NEMEROFF,
APPLEBAUM & McCAFFERY, P.C.

By: _____

Brian H. Smith, Esquire
Attorney for Plaintiff

FILED

JUN 21 2006

William A. Shaw
Prothonotary/Clerk of Courts

NO C/C

SAT. TO DEPT-

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CERTIFICATE OF SATISFACTION OF JUDGMENT

Snap-On Credit LLC

No.: 2005-01064-CD

Vs.

Debt: \$3,501.67

Chris Crawford

Atty's Comm.:

Interest From:

Cost: \$7.00

NOW, Wednesday, June 21, 2006 , directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 21st day of June, A.D. 2006.

Prothonotary

FRIEDMAN, SCHUMAN, NEMEROFF,
APPLEBAUM & McCAFFERY, P.C.
BY: BRIAN H. SMITH, ESQUIRE
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Suite 200
7848 Old York Road
Elkins Park, PA 19027
(215) 635-7200

Attorney for Plaintiff

SNAP-ON CREDIT LLC
v.
CHRIS CRAWFORD

COURT OF COMMON PLEAS
Clearfield County
No. 05-1064 CD

PRAECIPE TO MARK JUDGMENT SATISFIED

TO THE PROTHONOTARY:

Kindly mark the judgment in the above-captioned matter satisfied.

Respectfully submitted,

FRIEDMAN, SCHUMAN, NEMEROFF,
APPLEBAUM & McCAFFERY, P.C.

By: _____

Brian H. Smith, Esquire
Attorney for Plaintiff

FILED 100 & Cert.
m/3:01/8/ of Sat. to
JUN 22 2006 Atty
(5M) Atty pd.
William A. Shaw
Prothonotary/Clerk of Courts 7.00

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CERTIFICATE OF SATISFACTION OF JUDGMENT

Snap-On Credit LLC

Vs.

Chris Crawford

No.: 2005-01064-CD

Debt: \$3,501.67

Atty's Comm.:

Interest From:

Cost: \$7.00

NOW, Thursday, June 22, 2006 , directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 22nd day of June, A.D. 2006.



Prothonotary