

**06-13-CD**  
**CACV of Colorado vs Ronald**

**Merriman Invest vs Ronald Knepp**  
**2006-13-CD**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CACV OF COLORADO

Plaintiff No: 06-13-CD

vs.

COMPLAINT IN CIVIL ACTION

RONALD KNEPP

Defendant FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

James C. Warmbrodt, 42524  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
436 Seventh Avenue, Suite 2718  
Pittsburgh, PA 15219  
(412) 434-7955  
FAX: 412-338-7130  
04564835 C E Pit VOC

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William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CACV OF COLORADO

Plaintiff  
vs. Civil Action No

RONALD KNEPP

Defendant

COMPLAINT AND NOTICE TO DEFEND

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 an 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.

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.

COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
230 EAST MARKET ST., SUITE 228  
CLEARFIELD, PA 16830  
(814) 765-2641, ext 1300-1301

COMPLAINT

1. Plaintiff, CACV OF COLORADO is a corporation with offices at 370 17TH ST., SUITE 5000 DENVER , CO 80202 .

2. Defendant is adult individual(s) residing at the address listed below:

RONALD KNEPP  
301 MAIN ST  
GRAMPIAN, PA 16838

3. Defendant applied for and received a credit card bearing the account number 500000462769 .

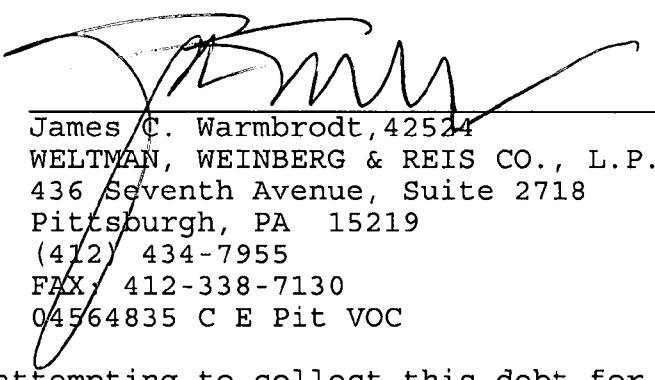
4. Defendant made use of said credit card and has a current balance due of \$3804.30 , as of November 25, 2005 .

5. Defendant is in default by failing to make monthly payments when due. As such, the entire balance is immediately due and payable to Plaintiff.

6. Plaintiff is entitled to the addition of interest at the rate of 20.950% per annum on the unpaid balance from November 25, 2005 . A copy of Plaintiff's is attached hereto, marked as Exhibit "1" and made a part hereof.

7. Although repeatedly requested to do so by Plaintiff, Defendant has willfully failed and/or refused to pay the balance due to Plaintiff.

Wherefore, the Plaintiff prays for judgment in its favor and against Defendant , RONALD KNEPP , INDIVIDUALLY , in the amount of \$3804.30 with continuing interest thereon at the rate of 20.950% per annum from November 25, 2005 plus costs.

  
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This law firm is a debt collector attempting to collect this debt for our client and any information obtained will be used for that purpose.



you. You agree that we may give up our rights against some other person but not against you. You waive due diligence in collection and all defenses based on suretyship and impairment of collateral or security.

**7. INTEREST AFTER MATURITY AND JUDGMENT:** Interest at the rate provided in this Contract shall accrue on the unpaid balance until paid in full, even after maturity and/or after we get a judgment against you for the amounts due. This will apply even if the maturity occurs because of acceleration. If at any time interest as provided for in this paragraph is not permitted by law, interest shall accrue at the highest rate allowed by applicable law beginning at that time.

**8. YOUR PROMISES ABOUT OUR SECURITY INTEREST:** You will not permit anyone other than us to obtain a security interest or other rights in the Vehicle. You will pay all filing fees necessary for us to obtain and maintain our security interest in the Vehicle. You will assist us in having our security interest noted on the Certificate of Title to the Vehicle. You will not sell or give away the Vehicle. If someone puts a lien on the Vehicle, you will pay the obligation and clear the lien. **U.C.R.**

**9. YOUR PROMISES ABOUT THE VEHICLE:** You will keep the Vehicle in good condition and repair. You will pay all taxes and charges on the Vehicle. You will pay  $\frac{1}{4}$  of maintaining the Vehicle. You will not abuse the Vehicle or permit anything to be done to the Vehicle which will reduce its value, other than for normal wear and use. You will not use the Vehicle for illegal purposes or for hire or lease. You will not move the Vehicle from your address shown on the front of this Contract to a new permanent place of garaging without notifying us in advance. **U.C.R.**

**10. YOUR PROMISES ABOUT INSURANCE:** You will keep the Vehicle insured against fire, theft and collision until all sums due us are paid in full. The insurance coverage must be ~~enough to protect your interests and our interests~~ at the time of any insured loss. The insurance must name us as "loss-payee" on the policy. The insurance must be written by an insurance company authorized to do business in Pennsylvania and licensed to sell insurance in the state where the Vehicle is permanently garaged. The insurance policy must provide us with at least 10 days' prior written notice of any cancellation or reduction in coverage. On request, you shall deliver the policy or other evidence of insurance coverage to us. In the event of any loss or damage to the Vehicle, you will immediately notify us in writing and file a proof of loss with the insurer. We may file a proof of loss on your behalf if you fail or refuse to do so. We may endorse your name to any check, draft or other instrument we receive in payment of an insured loss or return insurance premiums. We may apply any insurance proceeds we receive to repair or replace the Vehicle if, in our opinion, it is economically feasible and you are not then in default under this Contract. Otherwise, we will apply the insurance proceeds to reduce the unpaid balance due us.

**11. OUR RIGHTS IF YOU BREAK YOUR PROMISES ABOUT THE SECURITY INTEREST, VEHICLE OR INSURANCE:** If you fail to keep your promises to pay filing fees, taxes, liens or the costs necessary to keep the Vehicle in good condition and repair, we may advance any money you promised to us. If you fail to keep your promises about required insurance, we may advance money to obtain insurance to cover loss or damage to the Vehicle. We have the choice of whether or not to advance any money for these purposes. Such insurance will be limited to an amount not greater than you owe on this Contract. THE INSURANCE WE PURCHASE MAY BE SIGNIFICANTLY MORE EXPENSIVE AND PROVIDE YOU LESS COVERAGE THAN INSURANCE YOU COULD PURCHASE YOURSELF.

We will add any money we advance on your behalf to the balance on which we impose Finance Charges at the Annual Percentage Rate of this Contract. You agree to repay the **U.C.R.**

Buyer's Guide Window Sticker. If the Car which is described on the face of this Contract has a Buyer's Guide Window Sticker required by the Federal Trade Commission Used Car Trade Regulation Rule, the following notice applies:

**U.C.R.** The information you see on the window form for this Vehicle is part of this Contract. Information on the window form overrides any ~~contrary provisions in the contract of sale.~~

**NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

**NOTICE OF PROPOSED CREDIT INSURANCE**  
The signer(s) of this Contract hereby take(s) notice that Group Credit Life Insurance coverage or Group Credit Accident and Disability Insurance coverage will be applicable to this Contract if so marked on the front of this Contract, and each such type of coverage will be written by the insurance company named. This insurance, subject to acceptance by the insurer, covers only the person or persons signing the request for such insurance. The amount of charge is indicated for each type of Credit Insurance to be purchased. The term of insurance will commence as of the date the indebtedness is incurred and will expire on the original scheduled maturity date of the indebtedness. Subject to acceptance by the insurer and within 30 days, there will be delivered to the insured debtor(s) a certificate of insurance more fully describing the insurance. In the event of prepayment of the indebtedness, a refund of insurance charges will be made when due.

**NOTICE: SEE OTHER SIDE FOR IMPORTANT INFORMATION.**  
**THE PROVISION BELOW IS NOT PART OF THE PENNSYLVANIA MOTOR VEHICLE INSTALLMENT SALE CONTRACT BETWEEN THE BUYER AND SELLER.**

**ASSIGNMENT**

To induce you, the "Assignee," identified on the face of this Contract or as follows, **(Name)** **U.C.R.** purchase, **U.C.R.** within Contract, the Seller hereby warrants and represents, and continues to warrant and represent that: the sale has been **U.C.R.** in **U.C.R.** with **U.C.R.** if applicable federal, state and local laws and regulations, including, but not limited to, Article 2 of the Pennsylvania Uniform Commercial Code (13 Pa. C.S.A. §§2101 et seq.); our title to the Contract and the Vehicle covered thereby is absolute, free of all liens, encumbrances and security interests, and is subject only to the rights of the Buyer as set forth therein; the Contract is genuine, the signatures thereon are not forgeries, arose from the sale of the Vehicle therein described, and all parties thereto are of full age and had capacity to contract; the description of the Vehicle and extra equipment is complete and correct; the cash downpayment and/or trade-in allowance were actually received and no part thereof consisted of notes, post-dated checks, other credit advanced by us to Buyer or rebates or similar payments from us to the Buyer (however manufacturer rebates may constitute all or a part of the downpayment); all warranties and statements therein are true; there is owing thereon the amount financed plus interest at the Annual Percentage Rate of the Contract set forth therein; we are duly licensed under the Pennsylvania Motor Vehicle Sales Finance Act and have duly complied with all requirements thereto with respect to the transaction and with the federal Truth-in-Lending Act and with any other federal or state law, rule or regulation applicable to this Contract; a motor vehicle title certificate showing a lien or encumbrance in favor of Assignee has been or will be applied for promptly; the registration of the Vehicle has not been suspended and the Seller knows of no fact which may result in the suspension of said registration under the Pennsylvania Motor Vehicle Financial Responsibility Act; the Buyer(s) named in the within Contract is (are) personally known to the Seller to be the same identical person(s) whose signature(s) is (are) affixed to this Contract, and Seller has no knowledge of facts impairing the validity or value of the Contract. If any such warranties or representations should be breached at any time, Seller shall repurchase said Contract from Assignee, on demand, and will pay therefor, in cash, the amount owing thereon, computed as set forth below, and said remedy shall be cumulative and not exclusive, and shall not affect any other right or remedy that Assignee might have at law or in equity against Seller. In the event that Buyer fails or refuses to make any payment due hereunder on the assertion, either oral or written, that the Vehicle is defective, not as represented to the Buyer by Seller, or that Seller refuses to honor any warranty or service agreement of Seller or manufacturer, Seller agrees that, on being advised by Assignee of such claim of Buyer, Seller will repurchase the Contract from Assignee and pay Assignee for same immediately in accordance with the repurchase terms set forth below, and Seller further agrees to hold Assignee harmless from any other claims of Buyer, including attorneys' fees, costs and expenses incurred in defending against claims asserted by Buyer and including claims for refund of payments made by Buyer to Assignee. If the Seller contracts to purchase property insurance on behalf of the Buyer, and that insurance is cancelled by the insurance company prior to its scheduled expiration date, Seller will attempt to place comparable coverage with another insurance company on behalf of the Buyer. If Seller is unable to do so, Seller will notify Buyer and pay to Buyer any additional costs incurred by the Buyer in obtaining replacement insurance for the unexpired period of the original insurance policy. By delivering this Contract to the Assignee and accepting payment for it, Seller authorizes the Assignee to complete or correct the identification of the Assignee in this Assignment to reflect the true Assignee who purchased this Contract, and/or to sign Seller's name to this Assignment, without recourse, if the Assignment has been delivered without Seller's signature.

In the event that Seller is required by this Assignment to repurchase the Contract and/or Vehicle, Seller shall pay to Assignee, in cash, the full unpaid balance of the Contract as of the date of repurchase, plus any then earned Finance Charge and any and all costs and expenses paid or incurred by Assignee in respect thereto, including reasonable attorneys' fees, in connection with claims by or against any Buyer, Owner or persons in possession of the Vehicle and/or by or against Seller.

For value received, Seller hereby sells, assigns and transfers unto the Assignee, its successors and assigns, the within Contract, all moneys due and to become due thereunder, and all right, title and interest in and to the Vehicle therein described, with full power in the Assignee in its or our name to take such legal or other action which we might have taken save for this Assignment. Unless Seller marks either of the endorsements below, titled "WITH FULL RECOURE" or "WITH REPURCHASE," Seller's assignment shall, except for the provisions of the paragraph titled "Assignment," be without recourse.

**WITH FULL RECOURE**—Seller agrees that, in addition to the paragraph above titled "Assignment," in the event of default by Buyer in the full payment on the due date thereof of any instalment payable under the Contract or in the prompt performance of any other obligation to be performed under the Contract by Buyer, Seller will, on demand by Assignee, forthwith repurchase the Contract from Assignee for a repurchase price, in cash, computed as set forth above.

**WITH REPURCHASE**—Seller agrees that, in addition to the provisions of the paragraph above titled "Assignment," in the event of any default by Buyer which shall entitle Assignee to Contract and the Vehicle from Assignee for a repurchase price, in cash, computed as set forth above.

By signing below, we agree to the terms of the Assignment.

Seller \_\_\_\_\_

By \_\_\_\_\_

Date \_\_\_\_\_



## ADDITIONAL TERMS AND CONDITIONS

**1. HOW THE TOTAL OF PAYMENTS IS COMPUTED:** The Total of Payments is the sum of the Amount Financed and the Finance Charge. The Finance Charge consists solely of interest computed daily on the outstanding balance of the Amount Financed. The Finance Charge shown on the front side has been computed on the assumption that we will receive all payments on their scheduled due dates.

**2. COMPUTING INTEREST:** We will charge interest on a daily basis on the outstanding balance subject to interest on each day of the loan term. The daily interest rate is equal to the Annual Percentage Rate divided by the number of days in that calendar year. Buyer agrees that because interest is calculated on a daily basis, late payments will result in additional interest (and, if applicable, a late charge). Early payments will result in less interest being charged. Early and/or late payments will cause the amount of the final payment to change.

**3. LATE CHARGE:** Buyer agrees to pay a late charge for any payment not made within 10 days after its due date. The late charge will be 2% per month on the unpaid amount of the payment. We will consider any part of a month in excess of 10 days to be a full month. The late charge will be due when earned. No late charge will be due if the reason that the late payment is late is because, after default, the entire outstanding balance on this Contract is due. No late charge will be due if the only reason that the payment is late is because of a late charge assessed on an earlier payment.

**4. APPLICATION OF PAYMENTS:** We will apply payments in the following order of priority: first to interest; and then to late charges, fees, principal and any other amounts you owe in the order that we choose.

**5. PREPAYMENT:** You may prepay, in full or in part, the amount owed on this Contract at any time without penalty. If you prepay the Contract in part, you agree to continue to make regularly scheduled payments until you pay all amounts due under this Contract. This will reduce the number of payments you will make.

### 6. WAIVERS.

**a. WAIVED BY SELLER AND ASSIGNEE:** We and Assignee waive the right to treat any property as security for the repayment of this Contract, except for the Vehicle and the other security specifically mentioned in this Contract.

**b. WAIVERS BY BUYER, CO-SIGNER AND CO-OWNER:** You agree to make all payments on this Contract or before they are due without our having to ask. If you don't, we may enforce our rights without notifying you in advance. You give up any right you may have to require that we enforce our rights against some other person or property before we enforce our rights against you. You agree that we may give up our rights against some other person but not against you. You waive due diligence in collection and all defenses based on suretyship and impairment of collateral or security.

**7. INTEREST AFTER MATURITY AND JUDGMENT:** Interest at the rate provided in this Contract shall continue to accrue on the unpaid balance until paid in full, even after maturity and/or after we get a judgment against you for the amounts due. This will apply even if the maturity occurs because of acceleration. If at any time interest as provided for in this paragraph is not permitted by law, interest shall accrue at the highest rate allowed by applicable law beginning at that time.

**8. YOUR PROMISES ABOUT OUR SECURITY INTEREST:** You will not permit anyone other than us to obtain a security interest or other rights in the Vehicle. You will pay all filing fees necessary for us to obtain and maintain our security interest in the Vehicle. You will assist us in having our security interest noted on the Certificate of Title to the Vehicle. You will not sell or give away the Vehicle. If someone puts a lien on the Vehicle, you will pay the obligation and clear the lien. **DU. DUER**

**9. YOUR PROMISES ABOUT THE VEHICLE:** You will keep the Vehicle in good condition and repair. You will pay all taxes and charges on the Vehicle. You will pay all costs of maintaining the Vehicle. You will not abuse the Vehicle or permit anything to be done to the Vehicle which will reduce its value, other than for normal wear and use. You will not use the Vehicle for illegal purposes or for hire or lease. You will not move the Vehicle from your address shown on the front of this Contract to a new permanent place of garaging without notifying us in advance. **OC. OC**

**10. YOUR PROMISES ABOUT INSURANCE:** You will keep the Vehicle insured against fire, theft and collision until all sums due us are paid in full. The insurance coverage must be sufficient to protect your interests and our interests at the time of any insured loss. The insurance must name us as "loss-payee" on the policy. The insurance must be written by an insurance company identified to do business in Pennsylvania and licensed to sell insurance in the state where the Vehicle is permanently garaged. The insurance policy must provide us with at least 10 days' prior written notice of any cancellation or reduction in coverage. On request, you shall deliver the policy or other evidence of insurance coverage to us. In the event of any loss or damage to the Vehicle, you will immediately notify us in writing and file a proof of loss with the insurer. We may file a proof of loss on your behalf if you fail or refuse to do so. We may endorse your name to any check, draft or other instrument we receive in payment of an insured loss or return insurance premiums. We may apply any insurance proceeds we receive to repair or replace the Vehicle if, in our opinion, it is economically feasible and you are not then in default under this Contract. Otherwise, we will apply the insurance proceeds to reduce the unpaid balance due us.

**11. OUR RIGHTS IF YOU BREAK YOUR PROMISES ABOUT THE SECURITY INTEREST, VEHICLE OR INSURANCE:** If you fail to keep your promises to pay filing fees, taxes, fees or the costs necessary to keep the Vehicle in good condition and repair, we may advance any money you promised to pay. If you fail to keep your promises about required insurance, we may advance money to obtain insurance to cover loss or damage to the Vehicle. We have the choice of whether or not to advance any money for these purposes. Such insurance will be limited to an amount not greater than you owe on this Contract. THE INSURANCE WE PURCHASE MAY BE SIGNIFICANTLY MORE EXPENSIVE AND PROVIDE YOU LESS COVERAGE THAN INSURANCE YOU COULD PURCHASE YOURSELF.

We will add any money we advance on your behalf to the balance of which we impose Finance Charges at the Annual Percentage Rate of this Contract. You agree to repay the **DU. DU**

**Buyer's Guide Window Sticker.** If the Car which is described on the face of this Contract has a Buyer's Guide Window Sticker required by the Federal Trade Commission Used Car Trade Regulation Rule, the following notice applies:

**NOTICE—ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS THEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

### NOTICE OF PROPOSED CREDIT INSURANCE

The signer(s) of this Contract hereby take(s) notice that Group Credit Life Insurance coverage or Group Credit Accident and Disability Insurance coverage will be applicable to this Contract if so marked on the front of this Contract, and each such type of coverage will be written by the insurance company named. This insurance, subject to acceptance by the insurer, covers only the person or persons signing the request for such insurance. The amount of charge is indicated for each type of Credit Insurance to be purchased. The term of insurance will commence as of the date the indebtedness is incurred and will expire on the original scheduled maturity date of the indebtedness. Subject to acceptance by the insurer and within 30 days, there will be delivered to the insured debtor(s) a certificate of insurance more fully describing the insurance. In the event of prepayment of the indebtedness, a refund of insurance charges will be made when due.

**THE PROVISION BELOW IS NOT PART OF THE PENNSYLVANIA MOTOR VEHICLE INSTALLMENT SALE CONTRACT BETWEEN THE BUYER AND SELLER.**

### ASSIGNMENT

To induce you, the "Assignee", identified on the face of the Contract or as follows, **DU. DU** within Contract, the Seller hereby warrants and represents, and continues to warrant and represent that: the sale has been made in accordance with all applicable federal, state and local laws and regulations, including, but not limited to, Article 2 of the Pennsylvania Uniform Commercial Code (13 Pa. C.S.A. §52101 et seq); our title to the Contract and the Vehicle covered thereby is absolute, free of all liens, encumbrances and security interests, and is subject only to the rights of the Buyer as set forth therein; the Contract is genuine, the signatures thereon are not forged, arose from the sale of the Vehicle therein described, and all parties thereto are of full age and had capacity to contract; the description of the Vehicle and extra equipment is complete and correct; the cash downpayment and/or trade-in allowance were actually received and no part thereof consisted of notes, post-dated checks, other credit advanced by us to Buyer or rebates or similar payments from us to the Buyer (however manufacturer rebates may constitute all or a part of the downpayment); all warranties and statements therein are true; there is owing thereon the amount financed plus interest at the Annual Percentage Rate of the Contract and such other amounts as are due thereon.

National City.

## DEALER CREDIT APPLICATION

FAX: 1-800-622-4091  
PHONE: 1-800-622-8084

Dealership <b>RIDER MOTORS</b>		Insurance Co.		Agent's Name		Telephone No.		Approved By		Approved No.		
A P P L I C A N T	First <b>RONALD</b>	Middle <b>N.</b>	Last <b>KNEPP</b>	Social Security No. <b>206-54-0800</b>		No. Dep's Incl. Self		Birthdate <b>1 1 23</b>		Age <b>62</b>		
	Address (No. St.) Need Min. 3 Yrs. <b>52 1/2 STATE ST.</b>			City and State <b>CUMBERLAND, PA</b>		Zip Code <b>16833</b>		How Long <b>6 mos.</b>		Mrd (M) <b>U</b>	Unmr. (S) <b>S</b>	
	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/> Parents <input type="checkbox"/> Land Contract		Purchase Price <b>\$</b>		Balance Owed <b>\$ 335</b>		Mthly. Instal. <b>335</b>		Mt. Hider/Land Contract Hider. Landlord <b>ALLAN ZOTTMAN 236-2663</b>			Market Value
	Previous Address (No. St.) Need Min. 3 Yrs. <b>644 KILBERT ST.</b>			City and State <b>CUMBERLAND, PA</b>		Zip Code <b>16833</b>		How Long <b>1 1/2</b>		Home Tele No. <b>(814) 236-0320</b>		
	* NOTICE — BEFORE ASKING, APPLICANT MUST BE TOLD ONE NEED NOT REVEAL ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME IF ONE DOES NOT CHOOSE TO HAVE SUCH CONSIDERED IN THE BASIS FOR CREDIT.											
	Employer—Need Min. 3 Yrs. <b>MARATHON EQUIPMENT CO.</b>			Occupation <b>SHEAR OPERATOR</b>		Office Tele. No. <b>(814) 765-0200</b>		Gross Monthly Pay <b>\$1923/mo.</b>		How Long <b>3</b>		
Previous Employer			Occupation		Office Tele. No.		Gross Monthly Pay		How Long			
Other Income Monthly <b>\$</b>		Source of Other Income			Bank Reference			EDUCATION: <input type="checkbox"/> High School <input type="checkbox"/> College Degree <b>{ CKG SVG }</b>				
NEAREST RELATIVE	Name			Address			Phone					

C O G A U P A L A I N C T A O N R T	First <b>RONALD</b>	Middle <b>N.</b>	Last <b>KNEPP</b>	Social Security No.		No. Dep's Incl. Self		Birthdate		Age		
	Address (No. St.) Need Min. 3 Yrs.			City and State		Zip Code		How Long		Mrd (M) <b>U</b>	Unmr. (S) <b>S</b>	
	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/> Parents <input type="checkbox"/> Land Contract		Purchase Price <b>\$</b>		Balance Owed <b>\$</b>		Mt. Hider/Land Contract Hider. Landlord			Market Value		
	Previous Address (No. St.) Need Min. 3 Yrs.			City and State		Zip Code		How Long		Home Tele No.		
	* NOTICE — BEFORE ASKING, APPLICANT MUST BE TOLD ONE NEED NOT REVEAL ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE INCOME IF ONE DOES NOT CHOOSE TO HAVE SUCH CONSIDERED IN THE BASIS FOR CREDIT.											
	Employer—Need Min. 3 Yrs.			Occupation		Office Tele. No.		Gross Monthly Pay		How Long		
Other Income Monthly <b>\$</b>		Source of Other Income			Bank Reference			EDUCATION: <input type="checkbox"/> High School <input type="checkbox"/> College Degree <b>{ CKG SVG }</b>				

C R E D I T O R S	Applicant Credit Reference			Mo. Paymt	Balance	Co-Applicant/Guarantor Reference			Mo. Paymt.	Balance
	1.					1.				
	2. <i>Note: 2nd Previous Address - 1017 LAWRENCE AVE (4 YEARS) HYDE, PA</i>					2.				
	3. Applicant's Last Auto Financed By -					3.				

AUTO 35	MOD 36	M.H. 37	CYCL 38	BOAT 39	R.V. 40	AIR. C 41	H.G. 42	MISC 43	LEASE	Cash Price .... Including tax, title, fees ....			
YEAR	MAKE			MODEL			<input type="checkbox"/> NEW <input type="checkbox"/> USED			Trade in Value			
										Amount Owed			
Description of Collateral							Serial Number			Net Trade Value			
										Cash Down			
										Rebates/Refunds			
										Total Down Payment			
<b>UNPAID BALANCE TO FINANCE</b>													

Have You Ever Had A Repossession? <input type="checkbox"/> YES <input type="checkbox"/> NO				CO-BUYER <input type="checkbox"/> YES <input type="checkbox"/> NO				BUYER <input type="checkbox"/> YES <input type="checkbox"/> NO				CO-BUYER <input type="checkbox"/> YES <input type="checkbox"/> NO			
Are There Any Lawsuits Pending Against You Currently? <input type="checkbox"/> YES <input type="checkbox"/> NO								Have You Ever Been Declared Bankrupt (Chapter 7, 11, 13)? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> YES <input type="checkbox"/> NO							

FOR OHIO RESIDENTS ONLY: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

FOR NEW YORK RESIDENTS ONLY: A consumer credit report may be requested in connection with this application and updates, renewals or extensions of any credit as a result of this application. Upon request, you will be informed whether or not such a report was requested, and if so, the name and address of the consumer reporting agency that furnished the report.

FOR ALL APPLICANTS AND GUARANTORS: I acknowledge that all my information set forth above is true, and I authorize above Dealer and Bank to obtain information from others concerning my credit standing and other relevant information impacting on my application for credit, and I authorize Bank to provide information about my account to others.

Applicant's Signature Date Co-Applicant's Signature Date Guarantor's Signature Date

Household Automotive Finance  
A Household International  
Company

11452 El Camino Real  
San Diego, CA 92130

Office 619.793.6300  
Fax 619.793.6333

November 4, 1999

Ronald N. Knepp  
528 1/2 State Street  
Curwensville, PA 16833

Household

**Re: Account Number: 462769**

Dear Mr. Knepp:

During a recent file review, we noted an item on your contract, which requires modification. This correction does not significantly affect your account, but is an item of which you should be aware. Following is a summary of the proper information.

Chrysler Service Contracts, the provider for the warranty, is not identified on your contract under itemization of amount financed.

If you have any questions regarding this matter, please contact our Funding Audit Department at 1-800-794-6310.

Thank You

Funding Audit Department

Letter-1 (3/10/98)

## PRE-FUND WORKSHEET

BORROWER KN511, Roned

DEALER Ridge VMotors

APPLICATION # 22410437

STATE PA

REGION 6575

65900

CONTACT \_\_\_\_\_

(DEALER)

DATE REC'D 11-2-94

### VERIFICATIONS

- BORROWER'S EMPLOYMENT
- CO BORROWER'S EMPLOYMENT
- CONTRACT INTERVIEW
- INSURANCE
- REFERENCES

- PREVIOUS
- PREVIOUS

PROGRAM 1ST TIME

Buy

### CHECK FOR:

- COMPLIANCE ISSUES

APR (contract/computer)

Seller Upcharge Disclosure

Look for current

Dealer Name Matches the Decision Summary

- POLICY ISSUES

First Payment DUE DATE 11-28-94

Actuals \_\_\_\_\_

Credit Score \_\_\_\_\_

Term of Loan \_\_\_\_\_

Amount Financed/Payment \_\_\_\_\_

Increase in sales price \_\_\_\_\_

Over Advance fee change \_\_\_\_\_

Mileage fee change \_\_\_\_\_

Acq fee change/program \_\_\_\_\_

All ALERTS addressed \_\_\_\_\_

Service contract term \_\_\_\_\_

- POI CALCULATION COMPLETED

- MISSING DOCS/STIPS

(6.3 hours to start))

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

EMPLOYEE NO.	500 DEPARTMENT	Knepp, R. EMPLOYEE NAME	206-54-0800 SOCIAL SECURITY NO.	10/03/1999 PERIOD END	0083735 CHECK NO.		
EARNINGS		HRS/UNITS	CURRENT AMOUNT	YEAR TO DATE	DEDUCTIONS	CURRENT AMOUNT	YEAR TO DATE
Regular-DL	40.000	457.60	16674.30	FEDERAL INCOME	43.75	1915.91	
OT-DL	0.000	0.00	1413.14	FEDERAL MEDICAR	6.50	297.98	
Holiday-DL	0.000	0.00	554.40	FEDERAL SOCIAL	27.80	1273.83	
Vacation-DL	0.000	0.00	445.60	PENNSYLVANIA	12.56	575.27	
Pep-DL	0.000	0.00	1813.10	PA CLEARFIELD L	4.58	209.50	
Retro Pay-DL	0.000	0.00	12.00	Pre-Tax Ins.	9.18	395.16	
Misc. Adj.-DL	0.000	0.00	29.45	Shoes /Glasses	0.00	96.17	
				PA SCDU	105.84	3775.56	
				OPT	0.00	10.00	
VACATION BAL	0.000						
ILLNESS BAL	0.000						
PERSONAL BAL	0.000						
11.44 PAY RATE	457.60 CURRENT EARNINGS	210.21 CURRENT DEDUCTIONS	247.39 NET PAY	20941.99 Y.T.D. EARNINGS	8549.38 Y.T.D. DEDUCTIONS	12392.61 Y.T.D. NET PAY	

**RENEWAL**  
**Auto Policy Declarations****Summary**

**NAMED INSURED(S)**  
Marian Knepp  
528 1/2 Filbert St  
Curwensville PA 16833-1205

**YOUR ALLSTATE AGENT IS**  
Gregory A Clarke  
(814) 765-8465  
  
111 East Locust St  
Clearfield PA 16830

**YOUR BILL**  
will arrive approximately  
2 weeks before the policy  
period begins.

**POLICY NUMBER**  
6 98 117882 12/17

**POLICY PERIOD**  
June 17, 1999 to Dec. 17, 1999 at 12:01 a.m. standard time

**DRIVER(S) LISTED**  
Marian                   Ronald

**DRIVER(S) EXCLUDED**  
None

**VEHICLES COVERED**  
1. 80 Chev MonteCarlo

**VEHICLE ID NUMBER**  
1Z37KAB479848

**LIENHOLDER**  
None

**Total Premium** *(Your bill will be mailed separately.)*

Premium for 80 Chev MonteCarlo	\$203.30
<b>TOTAL</b>	<b>\$203.30</b>

✓ Your total premium reflects a combined discount of \$95.00

Your Policy Effective Date is June 17, 1999

IN ACCORDANCE WITH SECTION 1725 OF THE MOTOR VEHICLE FINANCIAL RESPONSIBILITY LAW, THIS IS TO INFORM YOU THAT COLLISION DAMAGE TO A RENTAL VEHICLE WILL BE COVERED IF: 1) THE RENTAL VEHICLE IS A FOUR WHEEL PRIVATE PASSENGER AUTOMOBILE OR A UTILITY AUTOMOBILE, AND 2) AT LEAST ONE PREMIUM FOR AUTO COLLISION COVERAGE APPEARS ON YOUR POLICY DECLARATIONS. COVERAGE WILL BE SUBJECT TO DEDUCTIBLES AND TO POLICY TERMS AND CONDITIONS, INCLUDING ANY APPLICABLE ENDORSEMENTS.

AUTO 451000070000

Information as of  
May 20, 1999

Page 1  
PA01VR80

THIS CARD MUST BE CARRIED FOR PRODUCTION UPON DEMAND. IT IS SUGGESTED THAT YOU CARRY THIS CARD IN THE INSURED VEHICLE.

**WARNING:** Any owner or registrant of a motor vehicle who drives or permits a motor vehicle to be driven in this state without the required financial responsibility may have his registration suspended or revoked.

**NOTE: THIS CARD IS REQUIRED WHEN:**

- (a) You are involved in an auto accident.
- (b) You are convicted of a traffic offense other than a parking offense that requires a court appearance.
- (c) Upon request of a police officer when you are stopped for violating any provision of the Vehicle Inspection Code (75 Pa. C.S.)

You must provide a copy of this card to the Department of Transportation when you request restoration of your operating privilege which has been previously suspended or revoked.

**If you have an accident or loss:**

- Get medical attention if needed.
- Notify the police immediately.
- Obtain names, addresses, phone numbers (work and home) and license plate numbers of all persons involved including passengers and witnesses.
- Contact your Allstate agent as soon as possible.

Gregory A Clarke  
(814) 765-8465  
111 East Locust St  
Clearfield PA 16830

- If you are unable to contact your Allstate agent, call the Allstate Claim Office nearest to your home (check the phone book). If you are out of town, contact the nearest Allstate office.

**Pennsylvania  
Financial Responsibility  
Identification Card**



**Allstate Indemnity Company** NAIC CO. CODE NO. 19240

**Marian Knepp  
528 1/2 State St  
Curwensville PA 16833-1124**

**POLICY NUMBER**  
6 98 117882 12/17

**YEAR / MAKE / MODEL**  
80 Chev MonteCarlo

**EFFECTIVE DATE**  
08/17/99

**VEHICLE ID NUMBER**  
1Z37KAB479848

**NOT VALID MORE THAN SIX MONTHS FROM  
EFFECTIVE DATE**

**AUTHORIZED REPRESENTATIVE**

**EXPIRATION DATE**  
12/17/99

*Vincent R. Fano*

This card must be shown to any Law Enforcement Officer upon request.

PLEASE RUSH! THANKS!

1 (814) 342-6044

APP #: 22410437

**PAYMENT CALL - Please enter entire deal structure and resubmit to the Credit Center listed below.**

Year: <u>1994</u>	Make: <u>MERCURY</u>	Model: <u>CAPRI</u>	Mileage: <u>30,850</u>
Book / Invoice: \$ <u>6000</u>	Term Requested: <u>48</u>	Payment Requested: \$ <u>263.60</u>	
Rate Requested: <u>20.95 %</u>		Amount Requested: \$ <u>8520.20</u>	Sales Price: \$ <u>7700</u>
Sales Tax: \$ <u>521.70</u>	License: \$ <u>103.50</u>	LA&H: \$ <u>N/A</u>	D & H: \$ <u>N/A</u>
Service Contract: \$ <u>995</u> -	Other: \$ <u>N/A</u>	Cash: \$ <u>800</u>	Deferred: \$ <u></u>
Factory Rebate: \$ <u>N/A</u>	Trade Allowance: \$ <u>N/A</u>	Trade Payoff: \$ <u>N/A</u>	
Trade: (Year / Make / Model) <u>N/A</u>			

Dealership: RIDER MOTORS

Attention: SPECIAL FINANCE

Applicant: KNEPP, RONALD  
Co-Applicant:

Payment Amount: 350.00

EMPLOYMENT AND INCOME MUST VERIFY AT TIME OF FUNDING.

Additional Stipulations:

1. VERIFY 3YR RESIDENCE HISTORY-IN AREA
- 2.
- 3.
- 4.
- 5.

Comments: THANKS FOR THE DEAL.  
PLEASE FORWARD A DEAL STRUCTURE TO THE BUYING CENTER PRIOR  
TO SENDING TO FUNDING.....  
NOTE: INCOME MUST VERIFY TO BE W2 TYPE INCOME. JACKIE ABBOTT

FIRST TIME BUYER  
Fee: \$995.00

Credit Officer: JACKIE ABBOTT  
Date/Time: 10/28/99 9:00:38 PST

NORTHEASTERN CREDIT CTR  
800-366-8731 800-366-8757 FAX

N.A.D.A. Official Used Car Guide  
Automated Vehicle Valuation  
11-03-99

---

Guide Edition : Eastern October 99

Vehicle Description : 1994 MERCURY Stock # :  
CAPRI-4 CYL. VIN : 6MPLT01Z7R8601463  
CONV 2D  
MSRP 13265 WEIGHT : 2423

Mileage : 30320

Base Retail 6425 Base Trade-In 4875 Base Loan 4400

---

Accessory Equipment:

Accessory Total 0  
Mileage Value 1225

---

Total N.A.D.A. Official Used Car Guide Values

Retail 7650 Trade-In 6100 Loan 5625

---

Appraiser Adjustments :

Appraiser Adjustment Total 0

---

TOTAL ADJUSTED VEHICLE VALUE

Retail 7650 Trade-In 6100 Loan 5625

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All NADA values are reprinted with permission of  
N.A.D.A. Official Used Car Guide Co. Copyright NADASC 1996

CUSTOMER'S NAME

STOCK NO.

## ODOMETER DISCLOSURE STATEMENT

Federal law (and State law, if applicable) requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

RIDER MOTORS, INC.

(transferor's name, print)

state that the odometer now reads 30320 (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

(1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.

(2) I hereby certify that the odometer reading is NOT the actual mileage.

## WARNING: ODOMETER DISCREPANCY

MAKER	MERCURY	MODEL	CAPRI	BODY TYPE	CAPRI CONV
VEHICLE IDENTIFICATION NUMBER	6HPC1012K8601463			YEAR	994

X *Ronald M. Knepp*  
TRANSFEROR SIGNATURE

RIDER MOTORS, INC.

PRINTED NAME

322 PO BOX 1588

CITY

PHILIPSBURG PA

STATE

16866

ZIP CODE

10/29/99

DATE OF STATEMENT

X *Ronald M. Knepp*

TRANSFEREE'S SIGNATURE

RONALD M. KNEPP

PRINTED NAME

328 1/2 STATE ST

CITY

CUMMINSVILLE PA

STATE

16833

ZIP CODE

Household

# APPROVED

Dealership: RIDER MOTORS

Attention: SPECIAL FINANCE

The application which you submitted for the applicant(s) listed below has been approved subject to the following terms and stipulations:

Applicant: KNEPP, RONALD

Co-Applicant:

Amount Financed: 8,520.20

Term: 48

Payment: 263.60

Interest Rate: 20.95

Vehicle Submitted: 94 MERCURY CAPRI

EMPLOYMENT AND INCOME MUST VERIFY AT TIME OF FUNDING.

A BOOKSHEET WITH ADDS AND MILEAGE MUST BE SUBMITTED AT TIME OF FUNDING.

Additional Stipulations:

1. VERIFY 3YR RESIDENCE HISTORY-IN AREA
- 2.
- 3.
- 4.
- 5.

Comments: THANKS FOR THE DEAL.

NOTE: INCOME MUST VERIFY TO BE W2 TYPE INCOME. JACKIE ABBOTT

The above approval must be submitted for funding within 30 days of this notification, verify as consistent with the Dealer Underwriting Guidelines, be consistent with the submitted application and meet the documentation requirements specified on the Dealer Funding Request.

FIRST TIME BUYER  
Fee: \$995.00

Credit Officer: JACKIE ABBOTT  
Date/Time: 10/29/99 9:46:24 PST

NORTHEASTERN CREDIT CTR  
800-366-8731 800-366-8757 FAX



# CHRYSLER SERVICE CONTRACT APPLICATION

VEHICLE AND PURCHASER INFORMATION								
VEHICLE IDENTIFICATION NO.		IN-SERVICE DATE		ALL OR 4 WHEEL DRIVE	PRODUCT CODE	ODOMETER READING AND TYPE (NO TENTHS)	MILES KM	
6MPLT0127R8601463		10-29-99		YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	320		<input checked="" type="checkbox"/>	<input type="checkbox"/>
YEAR	MAKE / MODEL	MR. MRS. MS.		INITIALS	PURCHASER'S LAST NAME OR COMPANY NAME			
1994	MERCURY CAPRI	<input checked="" type="checkbox"/> F <input type="checkbox"/> S		R K	KNEPP			
ADDRESS		ADDRESS LINE 2						
528 1/2 STATE ST.								
CITY		STATE	ZIP CODE	PLUS 4	TELEPHONE NO.			
Curwensville		P.A	16833		(814) 236-0320			

## PLAN INFORMATION

CSC DEALER PAYMENT PLAN					
PLAN NAME	PLAN CODE	CUSTOMER PAID AMOUNT	SALES TAX	TOTAL	PAYMENT METHOD
27/27 Powertrain	LIAC210WF	995	59.70	1054.70	B
<b>TOTALS</b>					

CHECK BOX for  
HIGH TECH OPTION

CHECK BOX  
IF TAX  
EXEMPT

PAYMENT METHOD KEY:  
A-CSC DEALER PAYMENT PLAN  
B-FINANCED WITH VEHICLE  
C-OTHER

NUMBER OF PAYMENTS  
(2-12)

CHECK BOX for  
ROAD HAZARD TIRE PROTECTION OPTION

PLAN SALE DATE  THE TIME AND MILEAGE LIMITS OF ALL NEW VEHICLE PLANS BEGIN  
THE DATE THE VEHICLE WAS FIRST PUT IN SERVICE AND AT "0" MILES.

FINANCE SOURCE (COMPLETE ONLY IF PLAN(S) FINANCED WITH VEHICLE)

HOUSEHOLD AUTOMOTIVE

## IMPORTANT NOTICE TO PURCHASER .....

Your signature means the plan and the actual service contract indicated above has been reviewed by you and, if your application is approved by Chrysler Service Contracts, you accept its terms and conditions.

This service contract is not required to purchase or finance a motor vehicle. New and Used vehicle service contracts are transferable to subsequent purchasers prior to expiration date or mileage with contract owner's authorization.

DATE 10-29-99

PURCHASER'S SIGNATURE X

Ronald N. Knepp

## DEALER INFORMATION

DEALERSHIP NAME Rider Motors, Inc.	TELEPHONE NO. (814) 342-4660		
STREET ADDRESS Rt. 322 E. P.O. Box 588	CITY, STATE & ZIP PHILLIPSBURG, PA 16866	ZONE CD. 43	DEALER CODE 26577

## IMPORTANT NOTICE TO DEALER .....

Your signature on this form signifies that: (1) this vehicle qualifies for the service contract; (2) you have reviewed the service contract with the purchaser; (3) you have delivered a copy of this form to the purchaser for the amount you have recorded on the form; (4) YOU WILL PROVIDE SERVICE TO THE PURCHASER IN ACCORDANCE WITH THE PROVISIONS OF THE SERVICE CONTRACT CHRYSLER WILL ISSUE TO THE PURCHASER; (5) YOU HAVE REVIEWED THE CHRYSLER SERVICE CONTRACTS GUIDE AND AGREE TO ABIDE BY THE POLICIES AND PROCEDURES SPECIFIED THEREIN.

DATE 10-29-99

AUTHORIZED  
DEALER SIGNATURE X

IMPORTANT! The following vehicles are not eligible for a Chrysler Service Contract: vehicles placed in taxi or limousine service (except vehicles placed in van pool service); vehicles used for hire, emergency service, ambulance, towing or police service; vehicles placed in postal or dump truck service or severe off-road use; vehicles converted from two to four-wheel drive; vehicles altered or converted from the original manufacturer's specifications; vehicles equipped with a diesel engine (except Chrysler); vehicles with a gross weight (G.V.W.) of over 14,000 pounds.

Retain this form as evidence you have applied for the plan(s) indicated above. The Dealer will transmit this data to Chrysler. Chrysler Service Contracts will notify you of acceptance by mailing your Plan Provisions. If you have not received your Plan Provisions within 60 days, phone the toll free number listed below. This document is an application for the Chrysler Service Contract and does not constitute a service contract until accepted by Chrysler Service Contracts.

TOLL-FREE TELEPHONE ASSISTANCE IS AVAILABLE  
8:30 A.M. THRU NOON OR 1:00 P.M. THRU 5:15 P.M. EASTERN TIME MONDAY THRU FRIDAY.

1-800-521-9922

TRANSMIT OR MAIL IMMEDIATELY TO: Chrysler Service Contract Center • P.O. Box 2700 • Troy, MI 48007-2700

COPIES: #1 (WHITE) DIAL ENTRY DOCUMENT  
#2 (GREEN) FINANCE SOURCE (IF ANY)  
#3 (BROWN) TO OWNER  
#4 (BLUE) DEALER'S FILE

81-770-3012 (294)

1 DIAL ENTRY DOCUMENT

CONTROL NUMBER 7893817

2 TO FINANCE SOURCE

ENDORSE HERE

CLIFFFIELD HOSPITAL  
GROSS REVENUE ACCOUNT  
FOR SEPTEMBER 1, 1947-1948-1949  
COURTESY OF THE BANK  
C. T. C. B. O.

PH: 1-800-462-3200

DO NOT WRITE STRAIGHT ON THIS PAGE

55-37-1999 1666386712 446660480  
CND 09/11/1999  
0102 1846 0660480  
CLEARFIELD, PA

The Security Features of the Software	
Security Features:	Result
Memory Signature Loss	100% protection
Clouds Protection	Cloud detection, Clouds protection
Erasure Protection	Clouds protection, Virus protection
Security Service	Antivirus

★ FEDERAL RESERVE BOARD OF GAITHERSBURG, MARYLAND

10710-11 RECEIVED MAR 28 1997

COMMONWEALTH OF PENNSYLVANIA

DEPARTMENT OF TRANSPORTATION  
CERTIFICATE OF TITLE FOR A VEHICLE8.113  
970710051000020-001

LAPEL0177R8601463

94 MERCURY

47255028902-H1

VEHICLE IDENTIFICATION NUMBER

YEAR

MAKE OF VEHICLE

TITLE NUMBER

CDNY

0

BODY TYPE

DUP

SEAT CAP

PRIOR TITLE STATE

ODOM. PROO. DATE

ODOM. MILES

ODOM. STATUS

5/13/94

3/19/97

UNLADEN WEIGHT

GWR

GWR

TITLE BRANDS

DATE PATENTED

DATE OF ISSUE

UNLADEN WEIGHT

GWR

GWR

TITLE BRANDS

REGISTERED OWNERSHIP

KATHY J. MILLER  
127 E HARRIS DR  
STATE COLLEGE PA 16801

FIRST LIEN FAVOR OF

S&amp;T BANK

PAID

FIRST LIEN RELEASED

04/12/99

SECOND LIEN FAVOR OF

BY

Lem Bachar

SECOND LIEN RELEASED

MAILING ADDRESS

S&amp;T Bank

007

BY

AUTHORIZED REPRESENTATIVE

S&T BANK  
MAIN ST  
P O BOX 9  
HOMER CITY PA 15748ODOMETER STATUS  
0 = ACTUAL MILEAGE  
1 = MILEAGE EXCEEDS THE MECHANICAL  
2 = NOT THE ACTUAL MILEAGE  
3 = NOT THE ACTUAL MILEAGE-ODOMETER  
4 = TAMPERING VERIFIED  
14 = EXEMPT FROM ODOMETER DISCLOSURETITLE BRANDS  
A = ANTIQUE VEHICLE  
C = CLASSIC VEHICLE  
D = COLLECTIBLE VEHICLE  
F = OUT OF COUNTRY  
G = ORIGINALLY IMPORTED FOR NON-  
DISTRIBUTION  
H = AGRICULTURAL VEHICLE  
L = LOGGING VEHICLE  
M = FORMERLY A POLICE VEHICLE  
R = STREET RACE CONSTRUCTED  
S = RECLINED  
T = RECOVERED THEFT VEHICLE  
V = VEHICLE CONTAINS PENSURER VIN  
W = FLOOD VEHICLE  
X = FORMERLY A TAXIIf a second lienholder is listed upon satisfaction of the first lien, the first  
lienholder must forward this title to the Bureau of Motor Vehicles with the  
appropriate form and fee.

SECOND LIEN RELEASED

I certify as of the date of issue, the official records of the Pennsylvania Department  
of Transportation reflect that the person(s) or company named herein is the lawful owner  
of the said vehicle.

BRADLEY L. MALLORY

Secretary of Transportation

TO BE COMPLETED BY PURCHASER WHEN VEHICLE IS SOLD AND THE  
APPROPRIATE SECTIONS ON THE REVERSE SIDE OF THIS DOCUMENT ARE  
COMPLETEDWhen applying for title with a co-owner, other than your spouse, check one of  
these blocks. If no block is checked, title will be issued as "Tenants in Common".  
A  Joint Tenants with Right of Survivorship (on death of one owner, title goes  
to the surviving owner).  
B  Tenants in Common (on death of one owner, interest of deceased owner  
goes to his or her heirs or estate).LIEN DATE: IF NO LIEN CHECK BOX 

FIRST LIENHOLDER: NAME Household Automotive Finance Corp.

STREET P.O. Box 17902

CITY San Diego

STATE CA ZIP 92177-790

LIEN DATE: IF NO LIEN CHECK BOX 

SECOND LIENHOLDER: NAME

STREET

CITY

STATE ZIP

## D. APPLICATION FOR TITLE AND LIEN INFORMATION

SUBSCRIBED AND SWORN  
TO BEFORE ME  
MO. 10 DAY 29 YEAR 99

Signature of Person Administering Oath

Mary Jane Corrigan

Rider's MOTORS INC

85-8708 Rm

The undersigned hereby makes application for Certificate of Title to the vehicle described  
above, subject to the encumbrances and other legal claims set forth here.

Ronald N. Krueger

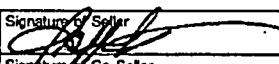
Signature of Applicant or Authorized Signer

Signature of Co-Applicant/Title of Authorized Signer

Store in a safe place - If lost apply for a duplicate. Any alteration or erasure voids this title

000805232

No. 0013546

MV-4ST (7/97)				TAX	1ST ASSIGNMENT	2nd ASSIGNMENT
A. VEHICLE PURCHASED	PA TITLE NUMBER (AS SHOWN ON ATTACHED TITLE) <b>MERCURY</b>	MAKE OF VEHICLE <b>6MPL10127R860463</b>	CAPRI	PURCHASE PRICE (Check one on reverse)	<b>8695.00</b>	
	VEHICLE IDENTIFICATION NUMBER <b>1994</b>	CONDITION <input checked="" type="checkbox"/> GOOD <input type="checkbox"/> FAIR <input type="checkbox"/> POOR		LESS TRADE-IN		<b>N/A</b>
B. SELLER	LAST NAME (OR FULL BUSINESS NAME) <b>RIDER MOTORS, INC.</b>	FIRST NAME	MIDDLE INITIAL	TAXABLE AMOUNT	<b>8695.00</b>	
	CO-SELLER			Sales Tax Due x 6% (.06) or x 7% (.07) *(See note on reverse).		<b>521.70</b>
C. 1ST PURCHASER	LAST NAME (OR FULL BUSINESS NAME) <b>KNEPP</b>	FIRST NAME <b>RONALD N</b>	MIDDLE INITIAL	DATE ACQUIRED/ PURCHASED <b>10/29/99</b>	1A Exemption Reason Code (must be a number from 1 to 23 or 0)	
	CO-PURCHASER				1B First Assignment 1C Second Assignment	
	STREET <b>528 1/2 STATE ST</b>	CITY		2. Title Fee	<b>22.50</b>	
	COUNTY <b>CURWENSVILLE PA 16833</b>	STATE <b>PA</b>	ZIP CODE <b>16833</b>	TELEPHONE NO. <b>(814)236-0320</b>	3. Lien Fee	<b>5.00</b>
D. 2ND PURCHASER	LAST NAME (OR FULL BUSINESS NAME)	FIRST NAME	MIDDLE INITIAL	DATE ACQUIRED/ PURCHASED	4. Registration or Processing Fee	<b>36.00</b>
	CO-PURCHASER				Fee Exempt Number as assigned by the Bureau	
	STREET	CITY		5. Duplicate Reg. Fee No. of Cards	<b>N/A</b>	
	COUNTY	STATE	ZIP CODE	6. Transfer Fee	<b>N/A</b>	
				7. Increase Fee	<b>N/A</b>	
E. VEHICLE TRADED	MAKE OF VEHICLE	VEHICLE IDENTIFICATION NUMBER			8. Replacement Fee	<b>N/A</b>
	MODEL YEAR	BODY TYPE (CP, TK, ETC.)	CONDITION <input type="checkbox"/> GOOD <input type="checkbox"/> FAIR <input type="checkbox"/> POOR			<b>N/A</b>
F. APPLICATION FOR REGISTRATION	ORIGINAL PLATE <input checked="" type="checkbox"/> Check One <input type="checkbox"/> PLATE TO BE ISSUED BY BUREAU (PROOF OF INSURANCE MUST BE ATTACHED) <input type="checkbox"/> EXCHANGE PLATE TO BE ISSUED BY BUREAU <input type="checkbox"/> TEMPORARY PLATE ISSUED BY FULL AGENT	TRANSFER OF PREVIOUSLY ISSUED PLATE <input type="checkbox"/> TRANSFER & RENEWAL OF PLATE <input type="checkbox"/> TRANSFER & REPLACEMENT OF PLATE <input type="checkbox"/> TRANSFER OF PLATE & REPLACEMENT OF STICKER <input type="checkbox"/>	PLATE NO. <b>CAH6942</b>	REASON FOR REPLACEMENT <input type="checkbox"/> LOST <input type="checkbox"/> DEFACED <input type="checkbox"/> STOLEN <input type="checkbox"/> NEVER RECEIVED (LOST IN MAIL)	TOTAL PAID (Add 1 thru 8)	<b>585.20</b>
			EXPIRES Month Year		11.GRAND TOTAL (Add 9 & 10)	Send One Check in This Amount <b>586.20</b>
	TRANSFERRED FROM TITLE NO. <b>6981178821217</b>	VIN				
	SIGNATURE OF PERSON FROM WHOM PLATE IS BEING TRANSFERRED (IF OTHER THAN APPLICANT)			RELATIONSHIP TO APPLICANT		
	VEHICLE PURCHASED WEIGHT INFO. (IF APPLICABLE)	REQ. REG. GROSS WT. INCLUDING LOAD		REQ. REG. GROSS COMB. WT. (IF APPLICABLE)		
	INSURANCE COMPANY NAME <b>STATE INDENMITY</b>	POLICY NO. (OR ATACH BINDER) <b>10 29 99</b>	6981178821217	POLICY EFFECTIVE DATE <b>06/17/99</b>	POLICY EXPIRATION DATE <b>12/17/99</b>	
	ISSUING AGENT INFORMATION	I CERTIFY THAT ON MONTH <b>10</b> DAY <b>29</b> YEAR <b>99</b> I HAVE CHECKED TO DETERMINE THAT THE VEHICLE IS INSURED AND ISSUED TEMPORARY REGISTRATION TO THE ABOVE APPLICANT, IN COMPLIANCE WITH ALL APPLICABLE PROVISIONS OF THE VEHICLE CODE AND DEPARTMENT REGULATIONS.	ISSUING AGENT (PRINT NAME) <b>RIDER MOTORS, INC.</b>	AGENT NO. <b>858/08RM</b>		
			ISSUING AGENT SIGNATURE 		TELEPHONE NO. <b>(814)342-4060</b>	
G. CERTIFICATION	1ST ASSIGNMENT	Signature of First Purchaser or Authorized Signer <b>Ronald N Knepp</b>	Signature of Seller 			
	2ND ASSIGNMENT	Signature of Second Purchaser or Authorized Signer	Signature of Seller			
H. ADDITIONAL TITLE INFORMATION	NOTE: If a co-purchaser other than your spouse is listed and you want the title to be listed as "Joint Tenants With Right of Survivorship" (On death of one owner, title goes to surviving owner.) CHECK HERE <input type="checkbox"/> Otherwise, the title will be issued as "Tenants in Common" (On death of one owner, interest of deceased owner goes to his/her heirs or estate). NOTE: IF THE VEHICLE IS BEING LEASED, CHECK THIS BLOCK <input type="checkbox"/> IF BLOCK IS CHECKED, COMPLETE AND ATTACH FORM MV-IL.					
	MESSENGER NUMBER:					

**Household****GUARANTEE OF TITLE**

COPY OF APPLICATION FOR REGISTRATION COVERING THE FOLLOWING DESCRIBED AUTOMOTIVE IN COMPLIANCE WITH THE PROVISIONS OF THE VEHICLE CODE OF THE STATE OF PA.

Sold To: RONALD N. KNEPP  
Address: 528 1/2 STATE ST.  
City: CURENNSVILLE County: CLEARFIELD  
Year, Make, and Model: 1994 MERCURY CROWN Body Type: COUPE  
VIN: 6MPL701Z7R8601463

Legal Owner: Household Automotive Finance Corporation  
11452 El Camino Real  
Suite 400  
San Diego, CA 92130

THIS IS TO CERTIFY that the undersigned dealer has on this date delivered to the Department of Motor Vehicles of the State of PA Application for Title/Registration covering the above described automobile, and that accordingly 1999 license plates No. CAH-6942 have been assigned by the Department of Motor Vehicles described above.

RIDER MOTORS, Inc.

(Dealer's Name)

By: J. D. Knepp

Title: BUSINESS MANAGER

Dated: OCT. 29 19 99

# Agreement to Provide Insurance

Household Automotive Finance Corporation

Household

I have recently financed the purchase of a motor vehicle with HAFC, which requires among other things, the following:

- A. I must maintain physical damage insurance coverage on the financed vehicle for the entire term of the contract.
- B. This physical damage insurance coverage must not exceed \$500.00 deductible comprehensive (or fire, theft and combined additional coverage) and \$500.00 deductible collision.
- C. The policy must name Household Automotive Finance Corporation as Loss Payee and coverage must be in effect on the date of contract.

Customer Name: RONALD KNEPP

Address: 528 1/2 STATE ST.  
CURWENSVILLE, PA 16833

Home Phone: (814) 236-0320 Business Phone: (814) 765-0200

The vehicle referred to herein is described as follows:

Year: 1994 Make: MERCURY Model: CAPRI

VIN#: 6MPLT01Z7R8601463

Agent: GREGORY CARNE Agent Phone: (814) 765-8465

Agency Name: GREGORY A. CARNE AGENCY

Agency Address: 111 E. LOCUST ST., CLEARFIELD, PA 16830

Insurance Company: ALLSTATE Policy#: 698117882 12/17

Effective Date: 6/17/99 Expiration Date: 12/17/99

Deductibles: \_\_\_\_\_ Comp: \_\_\_\_\_ Collision: \_\_\_\_\_

Buyer Signature: Ronald N Knepp Date: 10-29-99

Dealer/Sales Person Signature: J. B. Date: 10/29/99

Note: The above information is subject to verification.

# Assignment Agreement

Household Automotive  
Finance Corporation

Household

This Assignment is attached to and expressly made a part of that certain Motor Vehicle Retail Installment Contract (the "Contract") dated 10/29/99 by and between:

Seller (Dealership): RIDER MOTORS, INC. Buyer(s): RONALD KNEPP

It is expressly understood and agreed that Household Automotive Finance Corporation (HAFC) is substituted each and every time where the name

SOVEREIGN BANK

appears within the Contract.

For value received, Seller hereby expressly sells, assigns and transfers all of Seller's right, title and interest in the Contract, in all monies due and to become due thereunder, and in and to the vehicle and other property and security interests described therein, to HAFC and/or its successors, assigns, subsidiaries and affiliates. All representations, warranties, indemnification's, guaranties and hold harmless provisions made by Seller in the Contract, and all other terms of the assignment contained therein, are hereby made in favor of HAFC.

This Assignment specifically includes, but is not limited to, all right, title and interest of Seller in any insurance policies and other products (and the proceeds thereof) purchased, endorsed or obtained by said Buyer(s) under the terms of the Contract. This Assignment specifically includes all right, title and interest of Seller in and to the vehicle, any property, collateral or security interest described or provided for in the Contract.

Notwithstanding anything to the contrary contained in the Contract, this Assignment, upon execution by Seller, shall assign Seller's rights in the Contract to HAFC and not to any assignee(s) named in the Contract. This Assignment shall not be deemed to relieve Seller from any liability for the breach of any warranties, representations or agreements contained herein or in the Contract.

Seller-Dealership (please print): RIDER MOTORS, INC.

Seller's Agent (please print): bhn GRIFFITH

Seller's Signature: [Signature]

Title of Agent: BUSINESS MANAGER

Date of Assignment: 10/29/99

11/02/99  
10:44:09

API090RP  
ORG378

DECISION SUMMARY

KNEPP, RONALD N

206-54-0800  
22410437

083604 RIDER MOTORS  
PHONE: 814-342-4060

F&I: 000-  
FAX: 814-342-6044

REGION: 65,900  
STATE: PA

BORROWER

LENGTH OF RESIDENCE: .5  
TIME IN AREA: 2.0  
LENGTH OF EMPLOYMENT: 3.0  
EMPLOYMENT HISTORY 3.0  
EMPLOYER:  
POSITION:  
VERIFICATION: NOT DONE  
BORROWER INCOME: 1,983.00  
OTHER INCOME: .00  
CO-BORROWER: .00  
OTHER INCOME: .00  
TOTAL INCOME: 1,983.00

PROFILE

TERM: 48  
PAYMENT AMOUNT: 263.60  
PAYMENT RATIO: .1329  
DEBT RATIO: .3961  
BUREAU START: 10/97  
REPO DATE:  
FORE. DATE:  
BK DATE:  
RECENT CREDIT: F  
PREVIOUS HIGH: 2,526.00  
PREVIOUS AUTO: N

FINANCING

INVOICE OR BOOK: 6,000.00  
SALES PRICE: 7,700.00  
TAXES: 521.70  
LAHA: .00  
WARRANTY: 995.00  
GAP: .00  
ALL OTHER: 103.50  
ALLOWABLE ADVANCE: 8,520.20  
AMT DEALER REQUESTED: 8,520.20  
GROSS ADVANCE: 1.4200  
NET ADVANCE: 1.0000

DOWN PAYMENT

TOTAL DOWN RATIO: .1039  
DOWN AT SALE RATIO: .1039  
VALUE OF TRADE: .00  
PAYOFF ON TRADE: .00  
NET TRADE: .00  
REBATE: .00  
CASH AT SALE: 800.00  
DEFERRED CASH: .00  
TOTAL DOWN PAYMENT: 800.00  
DOWN AT SALE: 800.00

VEHICLE

94 MER-CAPRI  
USED 30,850

APPLICATION STATUS:

AP  
8,520.20

PROGRAM: FIRST TIME BUYER FEE: \$995.00  
GROSS O/A FEE \$ .00 MILEAGE FEE: \$ .00

RATE: 20.95

ALERTS:  
A-3 YR RESIDENCE IN THE AREA

STIPS:  
VERIFY 3YR RESIDENCE HISTORY-IN ARE

COMMENTS: THANKS FOR THE DEAL.

NOTE: INCOME MUST VERIFY TO BE W2 TYPE INCOME. JACKIE ABBOTT

REVIEWED/DECISIONED: ANGELA HAMILTON

\* 8,520.20 10/29/99

11/03/99  
11:26:33

API090RP  
ORG412

DECISION SUMMARY

KNEPP, RONALD N

206-54-0800  
22410437

083604 RIDER MOTORS  
PHONE: 814-342-4060

F&I: 000-  
FAX: 814-342-6044

REGION: 65,900  
STATE: PA

BORROWER

LENGTH OF RESIDENCE: .5  
TIME IN AREA: 2.0  
LENGTH OF EMPLOYMENT: 3.0  
EMPLOYMENT HISTORY 3.0  
EMPLOYER: MARATHON EQUIP  
POSITION: SHEAR OPR  
VERIFICATION: NOT DONE  
BORROWER INCOME: 2,316.03  
OTHER INCOME: .00  
CO-BORROWER: .00  
OTHER INCOME: .00  
TOTAL INCOME: 2,316.03

PROFILE

CREDIT SCORE: 225  
TERM: 48  
PAYMENT AMOUNT: 263.60  
PAYMENT RATIO: .1138  
DEBT RATIO: .3392  
BUREAU START: 10/97  
REPO DATE:  
FORE. DATE:  
BK DATE:  
RECENT CREDIT: F  
PREVIOUS HIGH: 2,526.00  
PREVIOUS AUTO: N

FINANCING

INVOICE OR BOOK: 6,100.00  
SALES PRICE: 7,700.00  
TAXES: 521.70  
LAHA: .00  
WARRANTY: 995.00  
GAP: .00  
ALL OTHER: 103.50  
ALLOWABLE ADVANCE: 8,635.20  
AMT DEALER REQUESTED: 8,520.20  
GROSS ADVANCE: 1.3968  
NET ADVANCE: .9867

DOWN PAYMENT

TOTAL DOWN RATIO: .1039  
DOWN AT SALE RATIO: .1039  
VALUE OF TRADE: .00  
PAYOFF ON TRADE: .00  
NET TRADE: .00  
REBATE: .00  
CASH AT SALE: 800.00  
DEFERRED CASH: .00  
TOTAL DOWN PAYMENT: 800.00  
DOWN AT SALE: 800.00

VEHICLE

94 MER-CAPRI  
USED 30,850

APPLICATION STATUS:

RI  
8,520.20

PROGRAM: FIRST TIME BUYER ✓ FEE: \$995.00 ✓  
GROSS O/A FEE \$ .00 MILEAGE FEE: \$ .00 ✓

RATE: 20.95 ✓

ALERTS:

A-3 YR RESIDENCE IN THE AREA

STIPS:

VERIFY 3YR RESIDENCE HISTORY-IN ARE

COMMENTS: THANKS FOR THE DEAL.

NOTE: INCOME MUST VERIFY TO BE W2 TYPE INCOME. JACKIE ABBOTT

REVIEWED/DECISIONED: ALISAH EVANS

8,520.20 11/03/99

11/04/99  
8:02:57

API090RP  
ORG412

DECISION SUMMARY

KNEPP, RONALD N

206-54-0800  
22410437

083604 RIDER MOTORS  
PHONE: 814-342-4060

F&I: 000-  
FAX: 814-342-6044

REGION: 65,900  
STATE: PA

BORROWER

LENGTH OF RESIDENCE: .5  
TIME IN AREA: 6.0  
LENGTH OF EMPLOYMENT: 4.0  
EMPLOYMENT HISTORY 3.0  
EMPLOYER: MARATHON EQUIP  
POSITION: SHEAR OPR  
VERIFICATION: VERIFIED  
BORROWER INCOME: 2,316.03  
OTHER INCOME: .00  
CO-BORROWER: .00  
OTHER INCOME: .00  
TOTAL INCOME: 2,316.03

PROFILE

CREDIT SCORE: 228  
TERM: 48  
PAYMENT AMOUNT: 263.60  
PAYMENT RATIO: .1138  
DEBT RATIO: .3392  
BUREAU START: 10/97  
REPO DATE:  
FORE. DATE:  
BK DATE:  
RECENT CREDIT: F  
PREVIOUS HIGH: 2,526.00  
PREVIOUS AUTO: N

FINANCING

INVOICE OR BOOK: 6,100.00  
SALES PRICE: 7,700.00  
TAXES: 521.70  
LAHA: .00  
WARRANTY: 995.00  
GAP: .00  
ALL OTHER: 103.50  
ALLOWABLE ADVANCE: 8,635.20  
AMT DEALER REQUESTED: 8,520.20  
GROSS ADVANCE: 1.3968  
NET ADVANCE: .9867

DOWN PAYMENT

TOTAL DOWN RATIO: .1039  
DOWN AT SALE RATIO: .1039  
VALUE OF TRADE: .00  
PAYOFF ON TRADE: .00  
NET TRADE: .00  
REBATE: .00  
CASH AT SALE: 800.00  
DEFERRED CASH: .00  
TOTAL DOWN PAYMENT: 800.00  
DOWN AT SALE: 800.00

VEHICLE

94 MER-CAPRI  
USED 30,850

APPLICATION STATUS:

FD  
AMOUNT APPROVED: 8,520.20

PROGRAM: FIRST TIME BUYER FEE: \$995.00  
GROSS O/A FEE \$ .00 MILEAGE FEE: \$ .00

RATE: 20.95

ALERTS:

STIPS:

VERIFY 3YR RESIDENCE HISTORY-IN ARE

COMMENTS: THANKS FOR THE DEAL.

NOTE: INCOME MUST VERIFY TO BE W2 TYPE INCOME. JACKIE ABBOTT

REVIEWED/DECISIONED: CHARLES YORK

\* 8,520.20 11/04/99

11/04/99  
8:02:57

FUNDING AUDIT SUMMARY

APB535RP  
PAGE: 0001

ACCT #: 0000462769  
APP #: 22410437  
REG #: 65900  
LN OFFICER: ORG217  
DEALER #: 083604  
STATUS: FD

ORIG DATE: 1999/10/29  
BORROWER: KNEPP, RONALD N  
ADDRESS: 528 1/2 STATE ST

CITY: CURWENSVILLE ST: PA ZIP: 16833-0000  
CO BORROWER:

NEW/USED: U YEAR: 94  
MAKE: MER MILES: 030850  
MODEL: CAPRI  
VIN #: 6MPLT01Z7R8601463

APR: 20.95  
FIN CHARGE: .00  
AMT FINANCED: 8,520.20  
TERM: 48  
PAYMENT AMT: 263.60  
1ST PAY DTE: 11/28/99  
GRACE DAYS: 10  
PEN RATE: 2.00  
FLAT RATE: .00  
MIN LATE FEE: .00  
MAX LATE FEE: .00  
AMORT CODE: SI  
WARRANTY: 995.00  
TERM OF WARR: 27  
LAHA: .00  
GAP: .00  
DOWN PAYMENT CODE: C  
GOVERNMENT ALLOTMENT: N  
LEGAL NEW/USED: U  
NSF AMOUNT: .00  
NSF PERCENT: .00  
NSF BANKCHARGE: .00  
ACCRAUL CODE: 4  
PRECOMPUTED REBATE CODE:  
CONTRACT PRINTED: 6/00/98  
PAYMENT PRIORITY: B

ALERTS:

BORR SS#: 206-54-0800  
HOME PHONE: 814-236-0320  
WORK PHONE:  
CO-BORR SS#:  
WORK PHONE:

SINGLE/MARRIED:  
LENGTH OF RES: .5  
TIME IN AREA: 6.0  
SELF EMPL: N  
LENGTH OF EMP: 4.0  
EMPLOY HIST: 3.0  
OWN/RENT: R  
CHECKING/SAVINGS: C  
LOAN TYPE: 000001-SI

INCOME: 2,316.03  
CREDIT SCORE: 228  
PREV AUTO: N  
PREV HIGH: 2,526.00

INVOICE/BBK: 6,100.00  
GROSS ADV: 1.3968  
NET ADV: .9867  
DOWN PAYMENT RATIO: .1039  
PAYMENT RATIO: .1138  
DEBT RATIO: .3392

FL/WA TAX: .00  
DISCOUNT: %  
DISC AMOUNT: .00  
ACQ FEE: 995.00  
USER FEE ADJ: .00  
SYSTEM FEE ADJ: .00  
BROKER FEE: .00  
NET O/A FEE: .00  
GROSS O/A FEE: .00  
MILEAGE FEE: .00  
FACILITY BAL: .00

FIELDS DOWNLOADED  
Maturity Date: 10/28/03

Paid To: 10/29/99  
Next Due: 11/28/99  
Billed Thru: 10/28/99  
Coll Status: T0  
Ins Status: I1

Funder: B.I.  
Supervisor: J.S.  
Exception:  
Approved By:

EMPLOYEE NO.	500 DEPARTMENT	Knepp, R. EMPLOYEE NAME	206-54-0800 SOCIAL SECURITY NO.	10/10/1999 PERIOD END	0084296 CHECK NO.
EARNINGS	HRS/UNITS	CURRENT AMOUNT	YEAR TO DATE	DEDUCTIONS	CURRENT AMOUNT
Regular-DL✓	30.000	343.20	17017.50	FEDERAL INCOME✓	43.75
OT-DL✓	0.000	0.00	1413.14	FEDERAL MEDICAR✓	6.50
Holiday-DL✓	0.000	0.00	554.40	FEDERAL SOCIAL✓	27.80
Vacation-DL✓	10.000	114.40	560.00	PENNSYLVANIA✓	12.56
Pep-DL✓	0.000	0.00	2022.15	PA CLEARFIELD L✓	4.58
Retro Pay-DL✓	0.000	0.00	12.00	Pre-Tax Ins.✓	9.18
Misc. Adj.-DL✓	0.000	0.00	29.45	Shoes /Glasses✓	0.00
				PA SCDU✓	105.84
				OPT✓	0.00
					10.00
VACATION BAL	0.000				
ILLNESS BAL	0.000				
PERSONAL BAL	0.000				
PAY RATE 11.44	CURRENT EARNINGS 457.60	CURRENT DEDUCTIONS 210.21	NET PAY 247.39	Y.T.D. EARNINGS 21608.64	Y.T.D. DEDUCTIONS 8791.37
					Y.T.D. NET PAY 12817.27

9.33  
 30/10  
 21608.64  
 9.33 21608.64  
 2316.03



Mellon

ERMA Knepp 765-0104

Shawsville PA 16843  
Croft Road

EDWARD Fleming 765-7634

Shawsville PA 16843  
Croft Road

Rebecca ~~Turner~~ Owens 768-5205

~~Bowman Road~~

Clearfield PA 16830

Jean O'Dell

Po Box 213 Grampian PA 16838  
236-1802

Sheila Holt

RD #1 Grampian PA 16838  
236-0904

George Queen

Apt F3 Edgewood

Clearfield PA 16830

765-1988

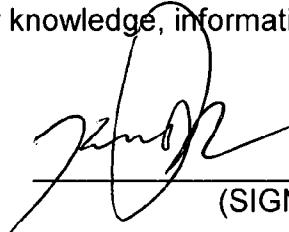
Dealer Financial Services

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 PA. C.S. 4904 relating  
to unsworn falsifications to authorities, that he/she is KENNETH D. URBAN  
(NAME)

Authorized Agent of CACU of Colorado, LLC, plaintiff herein, that  
(TITLE) (COMPANY)

he/she is duly authorized to make this verification, and that the facts set forth in the foregoing  
Complaint are true and correct to the best of his/her knowledge, information and belief.

  
(SIGNATURE)

This law firm is a debt collector attempting to collect this debt for our client and any information  
obtained will be used for that purpose.

WWR#04456435

05641835

**FILED**

**JAN 03 2006**

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CACV OF COLORADO

Plaintiff No. 06-13-CD

vs. PRAECIPE TO SETTLE, DISCONTINUE  
and END

RONALD KNEPP

Defendant

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

BENJAMIN R. BIBLER  
PA I.D #93598  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955

WWR#04564835

**FILED**

m/2:35cm (L)

FEB 13 2006

cc & Cert of  
disc to PAA  
Bibler &  
Copy to C/A

William A. Shaw  
Prothonotary

IN THE COURT OF COMMON PLEAS CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

CACV OF COLORADO

Plaintiff

vs.

Civil Action No. 06-13-CD

RONALD KNEPP

Defendant

**PRAECIPE TO SETTLE DISCONTINUE and END**

**TO THE PROTHONOTARY OF COUNTY:**

**Please kindly Settle Discontinue and End the above captioned matter upon the records of the Court and  
mark the cost paid.**

WELTMAN, WEINBERG & REIS CO., L.P.A.

By:   
BENJAMIN R. BIBLER  
PA I.D #93598  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
2718 Koppers Building  
436 Seventh Avenue  
Pittsburgh, PA 15219  
(412) 434-7955  
WWR#04564835

Sworn to and subscribed  
Before me the 8th  
Day of FEBRUARY, 2006

  
NOTARY PUBLIC

Notarial Seal  
Wendy L. Gault, Notary Public  
City of Pittsburgh, Allegheny County  
My Commission Expires 02/28/2008

**FILED**

**FEB 13 2006**

**William A. Shaw  
Prothonotary**

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

CACV of Colorado, LLC

Vs.  
Ronald Knepp

No. 2006-00013-CD

**COPY**

**CERTIFICATE OF DISCONTINUATION**

Commonwealth of PA  
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on February 13, 2006, marked:

Settled, discontinued and ended

Record costs in the sum of \$85.00 have been paid in full by James C. Warmbrodt Esq.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 13th day of February A.D. 2006.



\_\_\_\_\_  
William A. Shaw, Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101122  
NO: 06-13-CD  
SERVICE # 1 OF 1  
COMPLAINT

PLAINTIFF: CAVC OF COLORADO

vs.

DEFENDANT: RONALD KNEPP

**SHERIFF RETURN**

NOW, January 11, 2006 AT 9:44 AM SERVED THE WITHIN COMPLAINT ON RONALD KNEPP DEFENDANT AT 301 MAIN ST., GRAMPIAN, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MARION KNEPP, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

**FILED**  
02:47 PM  
MAR 16 2006  
WM

William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WELTMAN	2362109	10.00
SHERIFF HAWKINS	WELTMAN	2362109	28.68

Sworn to Before Me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2006

*Chester A. Hawkins*  
*by Marion Hupp*  
Chester A. Hawkins  
Sheriff

**FILED**

**MAR 16 2006**

William A. Snay  
Prothonotary/Clerk of Courts