

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

vs.

RONALD KNEPP

Defendant

No: 06-13-CD

COMPLAINT IN CIVIL ACTION

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  
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04564835 C E Pit VOC

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JAN 03 2006  
William A. Shaw  
Prothonotary/Clerk of Courts  
85.00

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 .

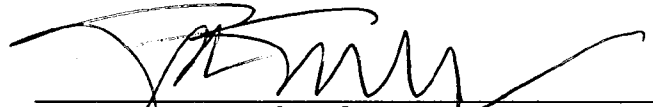
4. Defendant made use of said credit card and has a current balance due of \$3804.30 , as of November 25, 2005 .

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.



James C. Warmbrodt, 42524  
WELTMAN, WEINBERG & REIS CO., L.P.A.  
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FAX: 412-338-7130  
04564835 C E Pit VOC

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.

PENNSYLVANIA  
MOTOR VEHICLE INSTALLMENT SALE CONTRACT,

Dated

Oct. 29, 1999

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed: The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all scheduled payments.	Total Sale Price The total cost of your purchase on credit, including your downpayment of \$
20.95 %	\$ 4132.60	\$ 8520.20	\$ 12652.80	\$ 13452.80

**EXHIBIT**

Your Payment Schedule will be:

No. of Payments	Amount of Payments	When Payments Are Due
48	\$ 263.60	Monthly, beginning 11/28/1999
	\$ N/A	

Filing Fees: \$ 5.00

Late Charge: If a payment is late, you will be charged 2% of the portion of the payment which is late for each month, or part of a month greater than 10 days, that it remains unpaid.  
See below and any other Contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

Security: You are giving a security interest in the motor vehicle being purchased.

Prepayment: If you pay off early, you will not have to pay a penalty.

In this Contract  
we are  
the SELLER.

RIDER MOTORS, INC. RT. 322 PO BOX 588 PHILIPSBURG PA 16866

Name

Address

Zip Code

You are  
the BUYER(S).

RONALD N KNEPP 528 1/2 STATE ST CURWENSVILLE PA 16833

Name(s)

Address(es)

Zip Code(s)

If there is more than one Buyer, each promises, separately and together, to pay all sums due us and to perform all agreements in this Contract.

**TRADE-IN:**

You have traded in  
the following vehicle:

Year and Make

Description

If a balance is still owing on the vehicle you have traded in, the Seller will pay off this amount on your behalf. You warrant and represent to us that any trade-in is free from lien, claim, encumbrance or security interest, except as shown in the Itemization of Amount Financed as the "Lien Payoff."

**PROPERTY INSURANCE:** You may choose the person through whom insurance is obtained against loss or damage to the Vehicle and against liability arising out of use or ownership of the Vehicle. In this Contract, you are promising to insure the Vehicle and keep it insured.

**CREDIT INSURANCE IS NOT REQUIRED:** Credit Life Insurance and Credit Disability Insurance are not required to obtain credit, and will not be provided unless you sign below and agree to pay the additional cost(s). Please read the NOTICE OF PROPOSED CREDIT INSURANCE on the reverse side. Your insurance certificate or policy will tell you the MAXIMUM amount of insurance available. All insurance purchased will be for the term of the credit.

By signing, you select Single Credit Life Insurance, which costs \$ N/A. What is your age? Years

By signing, you select Single Credit Accident & Health Insurance, which costs \$ N/A. What is your age? Years

Signature of Buyer to be insured for Single Credit Life Insurance

Signature of Buyer to be insured for Single Credit Accident & Health Insurance

By signing, you both select Joint Credit Life Insurance, which costs \$ N/A. What are your ages?

By signing, you both select Joint Credit Accident & Health Insurance, which costs \$ N/A. What are your ages? Percentage to be insured

1. \_\_\_\_\_ %

1. \_\_\_\_\_ %

2. \_\_\_\_\_ %

2. \_\_\_\_\_ %

Signatures of both Buyers to be insured for Joint Credit Life Insurance

Signatures of both Buyers to be insured for Joint Credit Accident & Health Insurance

**Insurer:**

VEHICLE: You have agreed to purchase, under the terms of this Contract, the following motor vehicle and its extra equipment, which is called the "Vehicle" in this Contract.

N/U	Year and Make	Series	Body Style	No. Cyl.	Truck Ton Capacity	Serial Number
USED	1994 MERCURY	CAPRI	CAPRI			6MPLT0127R8601

Equipped: A.T. P.S. AM-FM Stereo 5 Spd. Other  
with: A.C. P.W. AM-FM Tape Vinyl Top

**ASSIGNEE:** We may assign this Contract and Security Agreement to a sales finance company which is the "Assignee." If the Assignee assigns the Contract to a subsequent assignee, the term also refers to such subsequent assignee. After the assignment, all rights and benefits of the Seller in this Contract and in the Security Agreement shall belong to and be enforceable by the Assignee. The Assignee will notify you when and if Seller makes an assignment.

**HOUSEHOLD AUTOMOTIVE FINANCE CORPORATION**  
SOVEREIGN BANK, 1130 Berkshire Boulevard, Wyomissing, PA 19610

**CO-SIGNER:** Any person signing the Co-Signer's Agreement below promises separately and together with all Co-Signer(s) and Buyer(s), to pay all sums due and to perform all agreements in this Contract. Co-Signer will not be an Owner of the Vehicle.

**CO-OWNER:** Any person signing the Co-Owner's Security Agreement below gives us a security interest in the Vehicle and agrees separately and together with all Co-Owner(s) and Buyer(s), to perform all agreements in the Security Agreement and all other parts of this Contract except the "Promise to Pay" section.

**TERMS:** The terms shown in the boxes above are part of this Contract.

**PROMISE TO PAY:** You agree to pay us the Total Sale Price for the Vehicle by making the Cash Downpayment and assigning the Trade-In, if shown above, on or before the date of this Contract, and paying us the Amount Financed plus interest. You promise to make payments in accordance with the Payment Schedule. You promise to make payments on or before the same day of each month as the first payment due date. You agree to pay all other amounts which may become due under the terms of this Contract. You agree to pay the Seller or Assignee costs of suit. You also agree to pay reasonable attorneys' fees if Seller or Assignee hires an attorney to collect amounts due under this Contract or to protect or get possession of the Vehicle. You agree to make payments at the place or to send payments to the address which the Assignee most recently specifies in the written notice to you.

By signing below, we agree to sell the Vehicle to you under the terms of this Contract.

SELLER **RIDER MOTORS, INC.**

BY: *[Signature]*

10/29/1999  
Date

**SECURITY AGREEMENT:** To secure the payment of all sums due and the performance of all required obligations under this Contract, you give a security interest in the Vehicle, in all parts (called "accessions") attached to the Vehicle at any later time, and in any proceeds of the Vehicle, including insurance proceeds. The Assignee may set-off any amounts due and unpaid under this Contract against any of your money on deposit with Assignee. This includes any money which is now or may in the future be deposited with Assignee by you. Assignee may do this without any prior notice to you.

**ADDITIONAL TERMS AND CONDITIONS:** THIS CONTRACT CONTINUES ON THE REVERSE SIDE. YOU ARE OBLIGATED TO ALL THE TERMS OF THE CONTRACT WHICH APPEAR ON THE FRONT AND REVERSE SIDES.

**NOTICE TO BUYER—DO NOT SIGN THIS CONTRACT IN BLANK. YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.**

BUYER *[Signature]*

(SEAL) 10/29/1999  
Date

BUYER

(SEAL) \_\_\_\_\_  
Date

**CO-SIGNER:** YOU SHOULD READ THE NOTICE TO CO-SIGNER, WHICH HAS BEEN GIVEN TO YOU ON A SEPARATE DOCUMENT, BEFORE

IF YOU DO NOT MEET YOUR CONTRACT OBLIGATIONS, YOU MAY LOSE THE MOTOR VEHICLE AND PROPERTY THAT YOU BOUGHT WITH THIS CONTRACT, AND/OR MONEY ON DEPOSIT WITH THE ASSIGNEE.

This Contract is between Seller and Buyer. All disclosures have been made by Seller. Seller intends to assign this Contract to the Assignee.

**Itemization of Amount Financed**

Cash Price \$ 7700.00

Cash Downpayment \$ 800.00

Trade-In

Value of Trade-In \$ N/A

Lien Payoff to: \$ N/A

Unpaid Cash Price Balance \$ 6900.00

To Credit Insurance Company \$ N/A

To Public Officials for: License, Tags and Registration \$ 58.50

Lien Fee \$ 5.00

To SERVICE CONTRACT \$ 995.00

To DOC FEE \$ 40.00

To \_\_\_\_\_ \$ N/A

To SALES TAX \$ 521.70

Amount Financed \$ 8520.20

Finance Charge \$ 4132.60

Total of Payments (Time Balance) \$ 12652.80

Payment Schedule - You agree to pay to us the Amount Financed plus interest in 47 payments of \$ 263.60 each, and a final payment of \$ 263.60. The first payment will be due on NOV 28th 1999, and then payments will be due on that same day of each month following.

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. **UU, UUEE**

**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. **UE, EE**

**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 maintained by you and must cover 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 licensed 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 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 on which we impose Finance Charges at the Annual Percentage Rate of this Contract. You agree to repay the **UU, PUS**

**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:

**THIS VEHICLE 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 the 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)** to purchase this Vehicle within Contract, the Seller hereby warrants and represents, and continues to warrant and represent that the sale has been made in strict conformity 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 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 thereof 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 facts 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 RECOURSE" or "WITH REPURCHASE," Seller's assignment shall, except for the provisions of the paragraph titled "Assignment," be without recourse.

☐ **WITH FULL RECOURSE**—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 installment 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 repossess the Vehicle, Seller will, if the Vehicle is repossessed by Assignee and delivered to Seller, and without regard to the then condition of the Vehicle, forthwith repurchase the 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 \_\_\_\_\_

If there is more than one Buyer, each promises, separately and together, to pay all sums due us and to perform all agreements in this Contract.

#### TRADE-IN:

You have traded in the following vehicle:

Year and Make Description  
If a balance is still owing on the vehicle you have traded in, the Seller will pay off this amount on your behalf. You warrant and represent to us that any trade-in is free from lien, claim, encumbrance or security interest, except as shown in the Itemization of Amount Financed as the "Lien Payoff."  
**PROPERTY INSURANCE:** You may choose the person through whom insurance is obtained against loss or damage to the Vehicle and against liability arising out of use or ownership of the Vehicle. In this Contract, you are promising to insure the Vehicle and keep it insured.  
**CREDIT INSURANCE IS NOT REQUIRED:** Credit Life Insurance and Credit Disability Insurance are not required to obtain credit, and will not be provided unless you sign below and agree to pay the additional cost(s). Please read the NOTICE OF PROPOSED CREDIT INSURANCE on the reverse side. Your insurance certificate or policy will tell you the MAXIMUM amount of insurance available. All insurance purchased will be for the term of the credit.

By signing, you select Single Credit Life Insurance, which costs \$ N/A What is your age? N/A Years

Signature of Buyer to be insured for Single Credit Life Insurance

By signing, you both select Joint Credit Life Insurance, which costs \$ N/A What are your ages? N/A

1. \_\_\_\_\_

2. \_\_\_\_\_  
Signatures of both Buyers to be insured for Joint Credit Life Insurance

By signing, you select Single Credit Accident & Health Insurance, which costs \$ N/A What is your age? N/A Years

Signature of Buyer to be insured for Single Credit Accident & Health Insurance

By signing, you both select Joint Credit Accident & Health Insurance, which costs \$ N/A What are your ages? N/A Percentage to be insured

1. \_\_\_\_\_ %

2. \_\_\_\_\_ %  
Signatures of both Buyers to be insured for Joint Credit Accident & Health Insurance

#### Insurer:

VEHICLE: You have agreed to purchase, under the terms of this Contract, the following motor vehicle and its extra equipment, which is called the "Vehicle" in this Contract.

N/U Year and Make Series Body Style No. Cyl. Truck Ton Capacity Serial Number  
**USED 1994 MERCURY CAPRI CONV CAPRI 6MPLT0127R8601**  
Equipped    A.T.    P.S.    AM-FM Stereo    5 Spd. Other     
with    A.C.    P.W.    AM-FM Tape    Vinyl Top   

**ASSIGNEE:** We may assign this Contract and Security Agreement to a sales finance company which is the "Assignee." If the Assignee assigns the Contract to a subsequent assignee, the term also refers to such subsequent assignee. After the assignment, all rights and benefits of the Seller in this Contract and in the Security Agreement shall belong to and be enforceable by the Assignee. The Assignee will notify you when and if Seller makes an assignment.

**HOUSEHOLD AUTOMOTIVE FINANCE CORPORATION**  
**SOVEREIGN BANK, 1130 Berkshire Boulevard, Wyomissing, PA 19610**

**CO-SIGNER:** Any person signing the Co-Signer's Agreement below promises separately and together with all Co-Signer(s) and Buyer(s), to pay all sums due and to perform all agreements in this Contract. Co-Signer will not be an Owner of the Vehicle.

**CO-OWNER:** Any person signing the Co-Owner's Security Agreement below gives us a security interest in the Vehicle and agrees separately and together with all Co-Owner(s) and Buyer(s), to perform all agreements in the Security Agreement and all other parts of this Contract except the "Promise to Pay" section.

**TERMS:** The terms shown in the boxes above are part of this Contract.

**PROMISE TO PAY:** You agree to pay us the Total Sale Price for the Vehicle by making the Cash Downpayment and assigning the Trade-In, if shown above, on or before the date of this Contract, and paying us the Amount Financed plus interest. You promise to make payments in accordance with the Payment Schedule. You promise to make payments on or before the same day of each month as the first payment due date. You agree to pay all other amounts which may become due under the terms of this Contract. You agree to pay the Seller or Assignee costs of suit. You also agree to pay reasonable attorneys' fees if Seller or Assignee hires an attorney to collect amounts due under this Contract or to protect or get possession of the Vehicle. You agree to make payments at the place or to send payments to the address which the Assignee most recently specifies in the written notice to you.

By signing below, we agree to sell the Vehicle to you under the terms of this Contract.

SELLER **RIDER MOTORS, INC.**

BY: [Signature] 10/29/1999 Date

**NOTICE TO-BUYER—DO NOT SIGN THIS CONTRACT IN BLANK. YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.**

BUYER X-Ronald N. Kuyper (SEAL) 10/29/1999 Date

BUYER \_\_\_\_\_ (SEAL) \_\_\_\_\_ Date

**CO-SIGNER: YOU SHOULD READ THE NOTICE TO CO-SIGNER, WHICH HAS BEEN GIVEN TO YOU ON A SEPARATE DOCUMENT, BEFORE SIGNING THE CO-SIGNER'S AGREEMENT.**

**CO-SIGNER'S AGREEMENT:** You, the person (or persons) signing below as "Co-Signer," promise to pay to us all sums due on this Contract and to perform all agreements in this Contract. You intend to be legally bound by all the terms of this Contract, separately and together, with the Buyer. You are making this promise to induce us to make this Contract with the Buyer, even though we will use the proceeds only for the Buyer's benefit. You agree to pay even though we may not have made any prior demand for payment on the Buyer or exercised our security interest. You also acknowledge receiving a completed copy of this Contract.

(SEAL) \_\_\_\_\_ Date  
Co-Signer's Signature \_\_\_\_\_ Address \_\_\_\_\_  
(SEAL) \_\_\_\_\_ Date  
Co-Signer's Signature \_\_\_\_\_ Address \_\_\_\_\_

**CO-OWNER'S SECURITY AGREEMENT:** You, the person signing below as "Co-Owner," together with the Buyer or otherwise being all of the Owners of the Vehicle, give us a Security Interest in the Vehicle identified above. You agree to be bound by the terms of the Security Agreement and all other parts of this Contract except the "Promise To Pay" section. You are giving us the security interest to induce us to make this Contract with the Buyer; and to secure the payment by the Buyer of all sums due on this Contract. You will not be responsible for any deficiency which might be due after repossession and sale of the Vehicle.

(SEAL) \_\_\_\_\_ Date  
Co-Owner's Signature \_\_\_\_\_ Address \_\_\_\_\_

**BUYER, CO-SIGNER AND CO-OWNER, AS APPLICABLE, ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS CONTRACT AT THE TIME OF SIGNING.**

X-Ronald N. Kuyper BUYER CO-SIGNER CO-SIGNER OR CO-OWNER

**NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.**



## 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 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. **WAIVER 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 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.
  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.
  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 maintained by you and must name us as "loss-payee" on the policy. The insurance must be written by an insurance company licensed 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 reimburse 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 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 on which we impose Finance Charges at the Annual Percentage Rate of this Contract. You agree to repay the

money advanced as we alone may specify: (i) immediately on demand, or (ii) along with your monthly payments. If we choose to allow you to repay the money advanced along with your monthly payments, we can choose the amount of these payments and how long you have to repay. If any of our rights stated in this paragraph are not permitted by law, we still have the other rights mentioned. Our payments on your behalf will not cure your failure to perform your promises in this Contract.

12. **DEFAULT:** In this paragraph "You" means the Buyer, Co-Signer and Co-Owner, or any one of them. You will be in "Default" of the Contract if any one or more of the following things happen:
  - a. You do not make any payment on or before it is due; or
  - b. You do not keep any promise you made in this Contract; or
  - c. You do not keep any promise you made in another Contract, Note, Loan or Agreement with Seller or Assignee; or
  - d. You made any untrue statement in the credit application for this Contract; or
  - e. You committed any forgery in connection with this Contract; or
  - f. You die, are convicted of a crime involving fraud or dishonesty, or are found by a court with jurisdiction to do so to be incapacitated; or
  - g. You file bankruptcy or insolvency proceedings or anyone files bankruptcy or insolvency proceedings against you; or
  - h. You take the Vehicle outside the United States or Canada without our written consent; or
  - i. You use the Vehicle or allow someone else to use it in a way that causes it not to be covered by your insurance; or
  - j. You do something that causes the Vehicle to be subject to confiscation by government authorities; or
  - k. The Vehicle is lost, stolen, destroyed or damaged beyond economical repair, and not fixed or found within a reasonable time; or
  - l. Another creditor tries to take the Vehicle or your money on deposit with Assignee by legal process.

**YOUR RIGHTS IF YOU ARE IN DEFAULT ON THIS CONTRACT:** If you are in Default of this Contract, we may enforce our rights according to law. We may also do the things specifically mentioned in this Contract. We may do one of these things and at the same time or later do another. Some of the things we may do are the following:

- a. **ACCELERATION:** We can demand that you pay to us the entire unpaid balance owing on the Contract and all unpaid Finance Charges and other money due. You agree that you will pay this money to us in one single payment immediately upon receiving our demand.
  - b. **REPOSSESSION:** We can repossess the Vehicle, unless prohibited by law. We can do this ourselves, have a qualified person do it for us, or have a government official (by replevin) do it for us. You agree that we can peacefully come on to your property to do this. We may take any other things found in the Vehicle, but will return these things to you if you ask. If you want these things back, you agree to ask us in a letter sent to us by certified mail within 24 hours. If you do not send us this letter, you give up any claim to these things. You agree that we may use your license plates in repossessing the Vehicle and taking it to a place for storage.
  - c. **VOLUNTARY DELIVERY:** We can ask you to give us the Vehicle at a reasonably convenient place. You agree to give us the Vehicle if we ask.
  - d. **DELAY IN ENFORCEMENT:** We can delay enforcing our rights under this Contract without losing any rights.
14. **SOME THINGS YOU SHOULD KNOW IF WE REPOSSESS THE VEHICLE:** If we repossess without using a government official (by replevin):
- a. **NOTICE:** We will send you a Notice of Repossession to your last address we know about. This Notice will tell you how to buy back (redeem) the Vehicle. You will NOT have the right to reinstate the Contract. This means you will have to pay the total balance on the Contract and other amounts due. You may not get the Vehicle back by paying delinquent installments. This Notice will tell you other information required by law.
  - b. **REDEMPTION:** You have the right to buy back (redeem) the Vehicle within 15 days of the mailing of the Notice and at any later time before we sell the Vehicle. If you do not redeem, you give up all claim to the Vehicle.
  - c. **SALE:** If you don't redeem, we will sell the Vehicle. The money received at sale will be used to pay costs and expenses you owe, and then to pay the amount you owe on the Contract.
  - d. **SURPLUS OR DEFICIENCY:** If there is money left, we will pay it to the Buyer. If there is not enough money from the sale to pay what you owe, Buyer and Co-Signer agree to pay what is still owed to us.
  - e. **EXPENSES:** You agree to pay the costs of repossessing, storing, repairing, preparing for sale and selling the Vehicle as may be allowed by law. These costs will only be due if:
    1. Default exceeds fifteen (15) days at the time of repossession;
    2. The amount of costs are actual, necessary and reasonable; and
    3. We can prove the costs were paid.

15. **HEIRS AND PERSONAL REPRESENTATIVES BOUND:** After your death, this Contract shall be enforceable against your heirs and personal representatives of your estate.

16. **GOVERNING LAW:** This Contract is to be interpreted according to the law of Pennsylvania.

17. **SEVERABILITY OF PROVISIONS:** If for any reason any part of this Contract shall become illegal, void or unenforceable, that part shall not be a part of this Contract.

18. **ASSIGNMENT BY BUYER:** Buyer shall not assign this Contract.

19. **THERE ARE NO WARRANTIES BY SELLER, EXPRESSED OR IMPLIED, INCLUDING THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, UNLESS WE HAVE GIVEN YOU A SEPARATE WRITTEN WARRANTY OR UNLESS SELLER ENTERS INTO A SERVICE CONTRACT WITH BUYER WITHIN 90 DAYS FROM THE DATE OF THIS CONTRACT.**

**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:

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 the 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) to purchase and use within Contract, the Seller hereby warrants and represents, and continues to warrant and represent that: the sale has been made in strict compliance 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. §§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; and that the Seller has no other obligations or interests in the Vehicle.

National City.

## DEALER CREDIT APPLICATION

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

Dealership <b>RIDER MOONS</b>		Insurance Co.		Agent's Name		Telephone No.		Approved By		Approved No.	
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>1/23/62</b>	
Address (No. St.) Need Min. 3 Yrs. <b>528 1/2 STATE ST.</b>		City and State <b>CUMMINGSVILLE, PA</b>		Zip Code <b>16833</b>		How Long <b>6 mos.</b>		Mtd (M)		Unmtd. (U)	
<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/> Parents <input type="checkbox"/> Land Contract		Purchase Price \$		Balance Owed \$		Mthly. Instal. <b>\$335-</b>		Ml. 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>CUMMINGSVILLE, 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>\$1983/mo.</b>		How Long <b>3</b>			
Previous Employer		Occupation		Office Tele. No.		Gross Monthly Pay		How Long			
Other Income Monthly \$		Source of Other Income		Bank Reference		EDUCATION: <input type="checkbox"/> CKG <input type="checkbox"/> SVG		<input type="checkbox"/> High School		<input type="checkbox"/> College Degree	
NEAREST RELATIVE		Name		Address		Phone					

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>1/23/62</b>	
Address (No. St.) Need Min. 3 Yrs. <b>528 1/2 STATE ST.</b>		City and State <b>CUMMINGSVILLE, PA</b>		Zip Code <b>16833</b>		How Long <b>6 mos.</b>		Mtd (M)		Unmtd. (U)	
<input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/> Parents <input type="checkbox"/> Land Contract		Purchase Price \$		Balance Owed \$		Mthly. Instal. <b>\$335-</b>		Ml. 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>CUMMINGSVILLE, 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>\$1983/mo.</b>		How Long <b>3</b>			
Previous Employer		Occupation		Office Tele. No.		Gross Monthly Pay		How Long			
Other Income Monthly \$		Source of Other Income		Bank Reference		EDUCATION: <input type="checkbox"/> CKG <input type="checkbox"/> SVG		<input type="checkbox"/> High School		<input type="checkbox"/> College Degree	
NEAREST RELATIVE		Name		Address		Phone					

Applicant Credit Reference		Mo. Paymt		Balance		Co-Applicant/Guarantor Reference		Mo. Paymt.		Balance	
1.						1.					
2. <b>NOTE: 2ND PREVIOUS ADDRESS - 1017 LAWRENCE AVE HYDE, PA (4 YEARS)</b>						2. <b>PA</b>					
Applicant's Last Auto Financed By -						3.					
3.											

AUTO 35	MOD 36	M.H. 37	CYCL 38	BOAT 39	R.V. 40	AIR. C 41	H.G. 42	MISC 43	LEASE
<b>Cash Price</b> ..... Including tax, title, fees ..... <b>Trade in Value</b> ..... <b>Amount Owed</b> ..... <b>Net Trade Value</b> ..... <b>Cash Down</b> ..... <b>Rebates/Refunds</b> ..... <b>Total Down Payment</b> ..... <b>UNPAID BALANCE TO FINANCE</b> .....									
YEAR		MAKE		MODEL		<input type="checkbox"/> NEW <input type="checkbox"/> USED			
Description of Collateral						Serial Number			
Invoice						MSRP			
Residual						Mileage			
No. of Months						A.P.R.			

BUYER		CO-BUYER		BUYER		CO-BUYER	
Have You Ever Had A Repossession?		Have You Ever Had Any Judgments Entered Against You?		Are There Any Lawsuits Pending Against You Currently?		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	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO	<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 <b>Ronald Knepp</b>		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

**Household**

Ronald N. Knepp  
528 ½ State Street  
Curwensville, PA 16833

**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 KUSH, RONALD

DEALER RIDGR V Motors

APPLICATION # 2240437

STATE IL REGION 05900 CONTACT 65175 DATE REC'D 11-2-99  
(DEALER)

## VERIFICATIONS

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

- ☐ PREVIOUS
- ☐ PREVIOUS

PROGRAM 1ST TIME  
BUYER

## CHECK FOR:

☐ COMPLIANCE ISSUES

☐ POLICY ISSUES

~~APR (contract / computer)~~

~~Seller Upcharge Disclosure~~ Look for on contract

~~Dealer Name Matches the Decision Summary~~

~~First Payment DUE DATE~~ 11-28-99

~~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

~~(3000 has history)~~

40224	500	Knepp, R.		206-54-0800	10/03/1999	0083735
EMPLOYEE NO.	DEPARTMENT	EMPLOYEE NAME		SOCIAL SECURITY NO.	PERIOD END	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	457.60	210.21	247.39	20941.99	8549.38	12392.61
PAY RATE	CURRENT EARNINGS	CURRENT DEDUCTIONS	NET PAY	Y.T.D. EARNINGS	Y.T.D. DEDUCTIONS	Y.T.D. NET PAY

**Allstate**  
You're in good hands.

## Summary

will arrive approximately  
2 weeks before the policy  
period begins.

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

None

None

**\$203.30**

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.

**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  
06/17/99

VEHICLE ID NUMBER  
1Z37KAB479848

NOT VALID MORE THAN SIX MONTHS FROM  
EFFECTIVE DATE

AUTHORIZED REPRESENTATIVE

EXPIRATION DATE  
12/17/99

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

Dealership: RIDER MOTORS  
Attention: SPECIAL FINANCE

Applicant: KNEPP, RONALD  
Co-Applicant:

**Household**

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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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**

MAKE: <b>MERCURY</b>	MODEL: <b>CAPRI</b>	BODY TYPE: <b>CAPRI CONV</b>
VEHICLE IDENTIFICATION NUMBER: <b>6HPL10127R8601463</b>		YEAR: <b>1994</b>

*[Signature]*  
TRANSFEROR'S SIGNATURE  
**RIDER MOTORS, INC.**

PRINTED NAME: **KT 322 PO BOX 1588**

TRANSFEROR'S ADDRESS (STREET): **PHILLYSBURG, PA 16866**

CITY: **10/29/99**

STATE:

ZIP CODE:

DATE OF STATEMENT:

*[Signature]*  
TRANSFEREE'S SIGNATURE

PRINTED NAME: **RONALD N KNEPP**

TRANSFEREE'S NAME: **528 1/2 STATE ST**

TRANSFEREE'S ADDRESS (STREET): **CUMMINSVILLE, PA 16833**

CITY:

STATE:

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

PLAN INFORMATION						CSC DEALER PAYMENT PLAN	
PLAN NAME	PLAN CODE	CUSTOMER PAID AMOUNT	SALES TAX	TOTAL	PAYMENT METHOD	AMOUNT DOWN	AMOUNT FINANCED
27/27 POWERTRAIN	11PC210WF	995	59.70	1054.70	B		
TOTALS							

<input type="checkbox"/> CHECK BOX for HIGH TECH OPTION <input type="checkbox"/> CHECK BOX for ROAD HAZARD TIRE PROTECTION OPTION	CHECK BOX IF TAX EXEMPT <input type="checkbox"/> PAYMENT METHOD KEY: A-CSC DEALER PAYMENT PLAN B-FINANCED WITH VEHICLE C-OTHER	NUMBER OF PAYMENTS (2-12)
--	--	---------------------------

PLAN SALE DATE 10-29-99	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. Knapp*

DEALER INFORMATION			
DEALERSHIP NAME RIDER MOTORS, INC.		TELEPHONE NO. (814) 342-4060	
STREET ADDRESS RT. 322 E. P.O. Box 588		CITY, STATE & ZIP PHILIPSBURG, PA 16866	ZONE CD: DEALER CODE 43 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 *[Signature]*

**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 (2/94)

1 DIAL ENTRY DOCUMENT

CONTROL NUMBER 7893817

2 TO FINANCE SOURCE

4

DO NOT WRITE IN THESE SPACES

[illegible]

10710-11 RECEIVED MAR 28 1997

## COMMONWEALTH OF PENNSYLVANIA

DEPARTMENT OF TRANSPORTATION  
CERTIFICATE OF TITLE FOR A VEHICLE

8,113

970710051000020-001

LAPET0172R8601463

94

MERCURY

47215028902-MI

VEHICLE IDENTIFICATION NUMBER		YEAR	MAKE OF VEHICLE	TITLE NUMBER	
CONV 0		3/19/97	035178	0	
BODY TYPE	DUP	SEAT CAP	PRIOR TITLE STATE	ODOM. PROCD. DATE	ODOM. MILES
5/13/94	3/19/97				
DATE PAID	DATE OF ISSUE	UNLADEN WEIGHT	GVWR	GCWR	TITLE BRANDS

REGISTERED OWNER(S)  
**KATHY J. MILLER**  
**127 E. HARRIS DR**  
**STATE COLLEGE PA 16801**

FIRST LIEN FAVOR OF  
**S & T BANK**

PAID

FIRST LIEN RELEASED

OCT 17 1999

MAILING ADDRESS

**S & T BANK**  
**MAIN ST**  
**P O BOX 9**  
**HOMER CITY PA 15748**

If 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 appropriate form and fee.

SECOND LIEN RELEASED

BY

AUTHORIZED REPRESENTATIVE

## ODOMETER STATUS

- 0 = ACTUAL MILEAGE
- 1 = MILEAGE EXCEEDS THE MECHANICAL METER
- 2 = NOT THE ACTUAL MILEAGE
- 3 = NOT THE ACTUAL MILEAGE-ODOMETER TAMPERING VERIFIED
- 4 = EXEMPT FROM ODOMETER DISCLOSURE

## TITLE BRANDS

- A = ANTIQUE VEHICLE
- C = CLASSIC VEHICLE
- D = COLLECTIBLE VEHICLE
- F = OUT OF COUNTRY
- G = ORIGINALLY MFGD. FOR NON-U.S. DISTRIBUTION
- H = AGRICULTURAL VEHICLE
- L = LOGGING VEHICLE
- P = FORMERLY A POLICE VEHICLE
- R = RECONSTRUCTED
- S = STREET ROD
- T = RECOVERED THEFT VEHICLE
- V = VEHICLE CONTAINS REISSUED VIN
- W = FLOOD VEHICLE
- X = FORMERLY A TAXI

BRADLEY L. HALLORY

Secretary of Transportation

## D. APPLICATION FOR TITLE AND LIEN INFORMATION

TO BE COMPLETED BY PURCHASER WHEN VEHICLE IS SOLD AND THE APPROPRIATE SECTIONS ON THE REVERSE SIDE OF THIS DOCUMENT ARE COMPLETED

SUBSCRIBED AND SWORN  
 TO BEFORE ME

MO 10 DAY 29 YEAR 99

*Mary Jane Corrigan*  
 Mary Jane Corrigan  
 Rider Motors, Inc.  
 85-8708 Rm

When 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 Finan 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

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. Krupp*  
 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

THIS DOCUMENT CONTAINS A WATERMARK OF THE LIBERTY BELL

000805232

No. 0013546

MV-4ST (7/97)				1. TAX		1ST ASSIGNMENT		2nd ASSIGNMENT	
A. VEHICLE PURCHASED	PA TITLE NUMBER (AS SHOWN ON ATTACHED TITLE)		MAKE OF VEHICLE		PURCHASE PRICE	8695.00			
	MERCURY 6MPL101Z/K860		463 CAPRI		LESS TRADE-IN		N/A		
B. SELLER	VEHICLE IDENTIFICATION NUMBER		CONDITION		TAXABLE AMOUNT		8695.00		
	1994		<input checked="" type="checkbox"/> GOOD <input type="checkbox"/> FAIR <input type="checkbox"/> POOR		Sales Tax Due x 6% (.06) or x 7% (.07) *(See note on reverse)		521.70		
C. 1ST ASSIGNMENT	LAST NAME (OR FULL BUSINESS NAME)		FIRST NAME		MIDDLE INITIAL		DATE ACQUIRED/ PURCHASED		
	KNEPP		RONALD N				10/29/99		
	CO-PURCHASER								
	STREET		CITY						
D. 2ND ASSIGNMENT	COUNTY		STATE		ZIP CODE		TELEPHONE NO.		
	CURWENSVILLE PA		16833				(814)236-0320		
	LAST NAME (OR FULL BUSINESS NAME)		FIRST NAME		MIDDLE INITIAL		DATE ACQUIRED/ PURCHASED		
	CO-PURCHASER								
E. VEHICLE TRADED	MAKE OF VEHICLE		VEHICLE IDENTIFICATION NUMBER		MODEL YEAR		BODY TYPE (CP, TK, ETC.)		
F. APPLICATION FOR REGISTRATION	ORIGINAL PLATE <input checked="" type="checkbox"/> Check One		<input type="checkbox"/> 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"/> GOOD <input type="checkbox"/> FAIR <input type="checkbox"/> POOR		TOTAL PAID (Add 1 thru 8)		
	<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 checked="" type="checkbox"/> TEMPORARY PLATE ISSUED BY FULL AGENT		PLATE NO. <b>CAH6942</b> EXPIRES Month Year TRANSFERRED FROM TITLE NO.		REASON FOR REPLACEMENT <input type="checkbox"/> LOST <input type="checkbox"/> DEFACED <input type="checkbox"/> STOLEN <input type="checkbox"/> NEVER RECEIVED (LOST IN MAIL) NOTE: If "NEVER RECEIVED" block is checked, applicant must complete form MV-44.		9. 585.20		
	SIGNATURE OF PERSON FROM WHOM PLATE IS BEING TRANSFERRED (IF OTHER THAN APPLICANT)		SIGN HERE		RELATIONSHIP TO APPLICANT		11. GRAND TOTAL (Add 9 & 10)		
	VEHICLE PURCHASED WEIGHT INFO. (IF APPLICABLE)		GVWR		REQ. REG. GROSS WT. INCLUDING LOAD		REQ. REG. GROSS COMB. WT. (IF APPLICABLE)		
	INSURANCE COMPANY NAME		POLICY NO. (OR ATTACH BINDER)		POLICY EFFECTIVE DATE		POLICY EXPIRATION DATE		
	ALLSTATE INDEMNITY		10 29 99		6981178821217		06/17/99 12/17/99		
	ISSUING AGENT INFORMATION		I CERTIFY THAT ON MONTH 10 DAY 29 YEAR 99 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)		AGENT NO.		
					RIDER MOTORS, INC.		858708RM		
					ISSUING AGENT SIGNATURE		TELEPHONE NO.		
							(814)342-4060		
G. CERTIFICATION	1ST ASSIGNMENT		Signature of First Purchaser or Authorized Signer		Signature of Seller				
			Signature of Co-Purchaser/Title of Authorized Signer		Signature of Co-Seller				
	2ND ASSIGNMENT		Signature of Second Purchaser or Authorized Signer		Signature of Seller				
			Signature of Co-Purchaser/Title of Authorized Signer		Signature of Co-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-1L.								
	MESSENGER NUMBER:								



**Household**

## GUARANTEE OF TITLE

COPY OF APPLICATION FOR REGISTRATION COVERING THE FOLLOWING DESCRIBED AUTOMOTIBLE 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: CUMMERTSVILLE County: CLARKFIELD  
Year, Make, and Model: 1994 MERCURY CAPRI Body Type: COUPE  
VIN: 6MPLT01Z7R8601463

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: [Signature]  
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#: 6MPLT0127R8601463

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

Agency Name: GREGORY A. CLARKE 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: [Signature] 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): JOHN 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  
AMOUNT APPROVED: 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  
AMOUNT APPROVED: 8,520.20

PROGRAM: FIRST TIME BUYER ✓ FEE: \$995.00 ✓  
GROSS O/A FEE \$0.00 MILEAGE FEE: \$0.00 ✓

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:

AMOUNT APPROVED: 8,520.20 FD

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

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

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

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

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

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

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

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  
ACCRUAL CODE: 4  
PRECOMPUTED REBATE CODE:  
CONTRACT PRINTED: 6/00/98  
PAYMENT PRIORITY: B

INVOICE/BBK: 6,100.00  
GROSS ADV: 1.3968  
NET ADV: .9867  
DOWN PAYMENT RATIO: .1039  
PAYMENT RATIO: .1138  
DEBT RATIO: .3292

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

ALERTS:

Funder: B.I.  
Supervisor: AS  
Exception: \_\_\_\_\_  
Approved By: \_\_\_\_\_

40224 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	YEAR TO DATE
Regular-DL ✓	30.000	343.20	17017.50	FEDERAL INCOME ✓	43.75	1967.51
OT-DL ✓	0.000	0.00	1413.14	FEDERAL MEDICAR ✓	6.50	307.51
Holiday-DL ✓	0.000	0.00	554.40	FEDERAL SOCIAL ✓	27.80	1314.59
Vacation-DL ✓	10.000	114.40	560.00	PENNSYLVANIA ✓	12.56	593.68
Pep-DL ✓	0.000	0.00	2022.15	PA CLEARFIELD L ✓	4.58	216.17
Retro Pay-DL ✓	0.000	0.00	12.00	Pre-Tax Ins. ✓	9.18	404.34
Misc. Adj.-DL ✓	0.000	0.00	29.45	Shoes /Glasses ✓	0.00	96.17
				PA SCDU ✓	105.84	3881.40
				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  
 2,36.03  
 9.33 | 21608.64





**Mellon**

ERMA Knepp 765-0104

Shawsville PA 16843  
Croft Road

Edward Fleming 765-7634

Shawsville PA 16843  
Croft Road

Rebecca ~~Furn~~ 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 765-1988  
Clearfield PA 16830

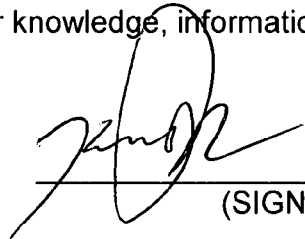
Dealer Financial Services

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

0564835

**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

vs.

RONALD KNEPP

Defendant

No. 06-13-CD

PRAECIPE TO SETTLE, DISCONTINUE  
and END

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/2:35pm (W)

FEB 13 2006

1cc & Cert of  
disc. to RAY  
Bibler &  
Copy to CIA

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

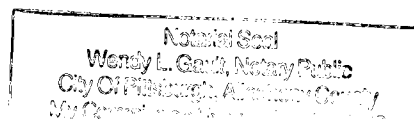
WWR#04564835

Sworn to and subscribed

Before me the 8th

Day of FEBRUARY, 2006

  
NOTARY PUBLIC



**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

012:4784  
MAR 16 2006

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

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

\_\_\_\_\_

So Answers,

*Chester A. Hawkins*  
*by Marley Harris*

Chester A. Hawkins  
Sheriff



FILED

MAR 16 2006

William A. Shaw  
Prothonotary/Clerk of Courts