

DOCKET NO. 175

Number	Term	Year
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353	September	1961
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Household Finance Corporation

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Versus

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Ernest F. Kizina

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Dorothy I. Kizina

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# HOUSEHOLD FINANCE

*Corporation*  
ESTABLISHED 1878

LICENSED UNDER PA. SMALL LOAN LAW  
(CHAP. 432, LAWS 1915, AS AMENDED)

Room 200 - Second Floor

1105-13th Street - Phone: Windsor 4-2044

ALTOONA, PENNSYLVANIA

## COLLATERAL JUDGMENT NOTE

rr C/109 f. e 10 (t)

BORROWERS (NAMES AND ADDRESSES):

LOAN NO.

Ernest F. Kizina, and  
Dorothy I. Kizina, His Wife  
Box 276  
Coalport, Pa.

DATE OF THIS NOTE: October 23, 1961		FIRST PAYMENT DUE DATE: November 23, 1961		OTHERS: SAME DAY OF EACH MONTH	FINAL PAYMENT DUE DATE: October 23, 1963	
PRINCIPAL AMOUNT OF NOTE AND ACTUAL AMOUNT OF LOAN: \$ 600.00		PRINCIPAL AND INT. PAYABLE IN 24 MONTHLY PAYMENTS	FIRST PAYMENT: \$ 32.09	OTHERS: \$ 32.09	FINAL PAYMENT EQUAL IN ANY CASE TO UNPAID PRINCIPAL AND INTEREST	CREDIT LIFE INSURANCE CHARGE \$ 6.00

AGREED RATE  
OF INTEREST:

3% PER MONTH ON THAT PART OF THE UNPAID PRINCIPAL BALANCE NOT EXCEEDING \$150;  
2% PER MONTH ON ANY PART THEREOF EXCEEDING \$150 AND NOT EXCEEDING \$300; AND  
1% PER MONTH ON ANY PART THEREOF EXCEEDING \$300.

IN CONSIDERATION of a loan made by the corporation named in print above at its above office in the principal amount hereof, the undersigned jointly and severally promise to pay to said corporation at its said office said principal amount together with interest at the above rate until fully paid, except that after twenty-four months from date the rate of interest shall be six per centum per annum on any then unpaid balance.

Payment of principal and interest shall be made in consecutive monthly payments as above indicated beginning on the stated due date for the first payment and continuing on the same day of each succeeding month to and including the stated due date for the final payment, except that when any such day is a Sunday or holiday the due date for the payment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Every payment made hereon shall be applied first to interest to date of actual payment and remainder to principal. Default in making any payment may be discussed with any present or future employer and shall, at the option of the holder hereof and without notice or demand, render the entire unpaid balance of the principal hereof and accrued interest thereon at once due and payable.

The undersigned and each of them hereby authorize the prothonotary or any attorney of any Court of Record at any time after date to appear for and confess and enter judgment against them or any of them for the amount appearing to be unpaid hereunder if declaration be filed or for the Principal Amount hereof if no declaration be filed; hereby waive the right of inquisition of any real estate levied upon to collect this note, hereby voluntarily condemn the same, authorize the prothonotary to enter such voluntary condemnation upon the fieri facias, and agree that such real estate may be sold thereon; and waive and release insofar as they may all relief from all appraisalment, stay, or exemption laws of any State now or hereafter in force.

Any judgment entered hereon or on any prior note for which this note is in whole or in part mediately or immediately a renewal shall be security for the payment hereof and of any future note which is in whole or in part mediately or immediately a renewal hereof.

The Makers, sureties, endorsers, and guarantors hereof consent to extensions of time of payment without notice. A statement of said loan has been delivered to the borrower as required by law. The construction, validity and effect hereof shall be governed by the laws of Pennsylvania.

Witness the hands and seals of the undersigned the day of the date hereof above written.

Witness:

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

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

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

353 Aug 1 1961

S/R (51)  
738 report  
W.M. T. HADLEY  
PROTONOTARY  
H. 12/2/61