

DOCKET NO. 175

Number	Term	Year
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357	September	1961
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Associates Consumer Discount Co.

Versus

Byron E. Cramer

Almeda M. Cramer

BORROWERS (NAMES AND ADDRESSES):

- CRAMER, Byron E. and Almeda M.
- 9 Penta Run Avenue
- Leola, Pennsylvania

Associates
CONSUMER DISCOUNT COMPANY
 Licensed Under Consumer Discount Company Act

ADDRESS • 103 S. Brady Street

CITY • Leola,

PA.

PHONE NO. • 171-7150

DATE OF NOTE AND SECURITY AGREEMENT	PROCEEDS OF LOAN	DISCOUNT	SERVICE CHARGE	PRINCIPAL AMOUNT OF NOTE AND LOAN	
10/24/61	\$ 914.25	\$ 126.72	\$ 15.00	\$ 1056.00	
NUMBER	1ST PAYMENT AMOUNT	OTHER PAYMENTS	FIRST PAYMENT DUE DATE	FINAL PAYMENT DUE DATE	
24	\$ 44.00	\$ 44.00	11/10/61	10/24/62	
MONTHLY INSTALLMENTS					

Charges
Not To
Exceed:

Discount, 6% per annum on amount of note for full term. Service Charge, \$1 for each \$50 or fraction thereof of face of note (Maximum \$15). Default Charges: An additional charge at the rate of 1 1/2% per month from date due on the amount in arrears; provided, however, a minimum charge of twenty-five cents (25c) may be collected for any default.

Extension Charges: The licensee may, at its option, extend any payment herein provided for, on any payment so extended an additional charge at the rate of 1 1/2% per month for the term of such extension on the amount so extended shall be paid by the borrower; provided, however, a minimum charge of twenty-five cents (25c) may be collected for any such extension.

JUDGMENT NOTE

For Value Received I promise to pay to the order of Associates Consumer Discount Company at its above office the face amount of this note above stated, in such coin or currency of the United States of America as at the time of payment shall be legal tender for the payment of public and private debts.

The 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, together with an additional charge for default in the payment of said note or for default in the payment of any installment on said note at the rate of 1 1/2% per month on the amount in arrears; provided, however, a minimum charge of twenty-five cents (25c) may be collected for any default; and with attorney's fees and court costs incurred in the collection of said note in default. If any installment of this note, or part thereof, or additional charge for default, is not paid when due, then the entire unpaid balance shall, at the option of the holder hereof, become immediately due and payable without notice or demand.

This note may be paid partially or wholly prior to the due date or any installment of this note may be paid prior to the due date. If this note is prepaid, the payee shall refund to the undersigned the unearned discount in excess of twenty-five cents (25c), such refund to be computed and paid at the time of final payment on this note.

The payee may at its option extend any payment herein provided for. On any payment so extended an additional charge of 1 1/2% per month for the term of such extension on the amount so extended shall be paid by the undersigned, provided, however, a minimum charge of twenty-five cents (25c) may be collected by the payee for any such extension.

We do authorize and empower any attorney of any Court of Record of the Commonwealth of Pennsylvania, or elsewhere, to appear for and to enter and confess judgment against us or either of us for the above sum, with or without declaration filed, with costs of suit, release of errors and without stay of execution. And we also waive the right of inquisition on any real estate or personal property that may be levied upon to collect this note and do so hereby voluntarily condemn the same and authorize the Prothonotary to enter upon the fi. fa. our said voluntary condemnations, and we further agree that said real estate or personal property may be sold on a fi. fa. and we also waive or release all benefit or relief from any or all appraisalment, stay or exemption laws of any State now in force or hereinafter to be passed, insofar as the same can be waived by us, and also waive the benefit of the present and future Bankruptcy Laws that may be passed by the United States.

The parties hereto and sureties, endorsers and guarantors hereby severally waive demand and presentment for payment, notice of non-payment, notice of protest and protest of this note.

The payee herein named is a licensee under the Consumer Discount Company Act of the Commonwealth of Pennsylvania. The undersigned acknowledges the receipt of a statement of the contract as required by said Consumer Discount Company Act.

This note is secured by a Security Agreement.

Witness: *[Signature]* _____
 Witness: *[Signature]* _____
 Witness: *[Signature]* _____

X *Almeda M Cramer* (SEAL)
 X *Byron E Cramer* (SEAL)

357 Sept 1961

S/K

(17)

FILED

9 58 AM '61

51

U.S. PROPERTY

RECEIVED

450

pgt