

3451263

CONSUMER NOTE, SECURITY AGREEMENT AND DISCLOSURES

(called the "creditor")

DEBTOR (called "you" or "your") <u>Cindy</u>		ADDRESS <u>[REDACTED]</u>	AGE <u>[REDACTED]</u>
CO-DEBTOR <u>n/a</u>		ADDRESS <u>[REDACTED]</u>	AGE <u>[REDACTED]</u>
ACCOUNT/LOAN # <u>[REDACTED]</u>	SECOND BENEFICIARY <u>n/a</u>	EFFECTIVE DATE <u>9-28-01</u>	TERM-MOS. <u>42 mos</u>
		EXPIRATION DATE <u>03-28-05</u>	

This document includes a credit insurance disclosure, a truth-in-lending statement, a note and a security agreement. Please read everything carefully. There are additional terms and conditions on the reverse side. You are bound by those terms and conditions as well as those on this side. NOTE: Boxes must be checked or blanks completed as applicable.

CREDIT INSURANCE DISCLOSURE			
CREDIT LIFE INSURANCE AND CREDIT DISABILITY INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS YOU SIGN THIS CREDIT INSURANCE DISCLOSURE AND AGREE TO PAY THE ADDITIONAL COST. THE PREMIUM STATED BELOW IS FOR THE ORIGINAL TERM OF THE NOTE OR MONTHS, WHICHEVER IS LESS.			
Type of Insurance	Signature(s)	Original Amount	Premium
Credit Life - Single Coverage <u>1/1</u> Level <u>2/1</u> Decreasing	Debtor: <u>[REDACTED]</u>	\$10,291.26	\$138.93
Credit Life - Joint Coverage <u>0/1</u> Level <u>3/1</u> Decreasing	Debtor: <u>[REDACTED]</u> Co-debtor: <u>[REDACTED]</u>		\$ n/a
Credit Disability-Single Coverage ☒ Regular ☐ Critical Period Beginning <u>1st</u> Day after <u>14</u> day waiting period	Debtor: <u>[REDACTED]</u>	Monthly Benefit <u>\$245.03</u>	\$345.79
Credit Disability-Joint Coverage ☐ Regular ☐ Critical Period Beginning <u>Day after</u> day waiting period	Debtor: <u>[REDACTED]</u> Co-debtor: <u>[REDACTED]</u>	Monthly Benefit <u>\$</u>	\$ n/a
		Total Premium \$484.72	

TRUTH-IN-LENDING DISCLOSURE			
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. <u>8.00</u> %	FINANCE CHARGE The dollar amount the credit will cost you. <u>\$1,370.51</u>	Amount Financed The amount of credit provided to you or on your behalf. <u>\$8,920.75</u>	Total of Payments The amount you will have paid after you have made all payments as scheduled. <u>\$10,291.26</u>
Your payment schedule will be:			
Number of Payments <u>42</u>	Amount of Payments <u>245.03</u>	When Payments are Due <u>monthly, beginning Nov. 12, 2001</u>	

You may obtain property insurance from anyone you want that is acceptable to the creditor.

If you get the insurance from the creditor you will pay \$ 0.00 for the term of the loan.

Security: You are giving a security interest in: ☒ The goods or property being purchased. ☐ collateral securing other loans with the creditor may also secure this loan.

X 1997 Geo Prizm 4dr [REDACTED] Non-filing insurance: n/a

Filing Fees: \$ n/a

Late Charge: If a payment is not received by the 10th day after its due date, you may be charged \$10.00 or 5% of the unpaid amount of the payment, whichever is less.

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

Required Deposit: ☐ You have a required deposit which is not taken into account in the Annual Percentage Rate.

See your contract documents for any additional information about nonpayment, default, any required prepayment in full before the scheduled date, and prepayment refunds and penalties.
(*e* means an estimate)

ITEMIZATION OF AMOUNT FINANCED			
\$ <u>8,920.75</u>	Amount Financed	\$ <u>484.72</u>	for insurance
\$ <u>0.00</u>	Amount Given To You Directly	\$ <u>1,601.00</u>	to Daves Auto Service
\$ <u>6,835.03</u>	Amount Paid On Your Account	\$ <u></u>	to <u></u>

Marital Purpose. I am ☐ married ☐ unmarried ☐ legally separated. If married and my spouse is not signing below, the name of my spouse is and my spouse resides at ☐ the address shown above ☐ [REDACTED]. The obligation evidenced by this Agreement is being incurred in the interest of my marriage or family.

X [REDACTED] (Applicable to Wisconsin residents only.)

NOTE AND SECURITY AGREEMENT

The undersigned ("you," whether one or more) promise to pay to the order of the creditor the sum of: Eight Thousand Nine Hundred Twenty and 75/100 dollars (\$ 8,920.75) plus interest computed and charged daily at the rate of 8.00% per year on the unpaid balance.

If you are late in making a payment, you agree to pay the late charge shown in the Truth-In-Lending Disclosure above. If no late charges are shown in that Disclosure, you will not have to pay any.

You agree that the additional terms and provisions shown on the reverse side of this form shall be a part of this note and security agreement.

Security Offered:

Motor Vehicle: Year 19 Make Geo Model Prizm 4DR

Serial No. [REDACTED] Value \$ 5,200.00

Other (describe): n/a

Shares and / or deposits of \$ 25.00 In Account No. 1628

If you agree to the terms of this Note and Security Agreement, sign below. (If you are not a debtor but an owner of collateral for this loan, sign below and check box for "Owner of Collateral." By signing, you agree only to the terms of the Security Agreement.)

NOTICE TO DEBTORS

(a) DO NOT SIGN THIS BEFORE YOU READ THE WRITING ON THE REVERSE SIDE, EVEN IF OTHERWISE ADVISED.

(b) DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES.

(c) YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.

(d) YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT AND YOU MAY BE ENTITLED TO A PARTIAL REFUND OF THE FINANCE CHARGE IN ACCORDANCE WITH LAW.

Date 9-28-01 Debtor [REDACTED] Date 9-28-01 Debtor [REDACTED] ☐ Owner of Collateral (other than debtor)

Date Debtor Date Witness [REDACTED]

SP JD/CP (SNAPO) (Rev. 10/91)

DUPLICATE COPY

Late Fee Example
Cindy Account

Late Charge = \$10.00 or 5% of the unpaid amount of the installment, whichever is less

Payments applied first to current installments and then to delinquent installments

No delinquency collected on an installment paid in full on or before the 10th day after the scheduled due date

Scheduled due date = 12th of each month starting with 11-12-01

Scheduled Payment Amount = \$245.03

Payment Date	Payment Made
11/7/01	17.77
11/20/01	245.03
12/19/01	245.03
1/17/02	245.03
2/15/02	245.03
3/12/02	245.03
4/11/02	245.03
5/17/02	245.03
6/21/02	125.00
7/17/02	125.00
8/15/02	125.00
9/11/02	245.03
10/31/02	245.03
11/18/02	245.03
12/16/02	245.03
1/20/03	245.03
2/14/03	245.03
3/11/03	100.00
3/21/03	245.03
4/18/03	245.03
5/16/03	245.03
6/19/03	245.03
6/23/03	65.00
6/26/03	124.00
6/26/03	5,166.50
Total	10,013.78

Late Fee Example
Cindy Account

Due Date	Date Paid	Amount Applied to PRIN/INT	Late Charge Earned	Late Charge Collected	
				Date	Amount
11/12/2001	11-20-01	245.03			
12/12/2001	12-19-01	245.03			
1/12/2002	1-17-02	245.03			
2/12/2002	2-15-02	245.03			
3/12/2002	3-12-02	245.03			
4/12/2002	4-11-02	245.03			
5/12/2002	5-17-02	245.03			
6/12/2002	6-21-02	125.00	5.11	9/11/2002	5.11
6/12/2002	11-07-01	17.77			
6/12/2002	9-11-02	102.26			
7/12/2002	7-17-02	125.00	6.00	9/11/2002	6.00
7/12/2002	9-11-02	120.03			
8/12/2002	8-15-02	125.00	6.00	9/11/2002	6.00
8/12/2002	9-11-02	5.63			
8/12/2002	10-31-02	114.40			
9/12/2002	10-31-02	110.63	10.00	10/31/2001	10.00
9/12/2002	3-11-03	100.00			
9/12/2002	6-23-03	34.40			
10/12/2002	6-23-03	30.60	10.00	10/31/2002	10.00
10/12/2002	06-26-03	124.00			
11/12/2002	11-18-02	245.03			
12/12/2002	12-16-02	245.03			
1/12/2003	1-20-03	245.03			
2/12/2003	2-14-03	245.03			
3/12/2003	3-21-03	245.03			
4/12/2003	4-18-03	245.03			
5/12/2003	5-16-03	245.03			
6/12/2003	6-19-03	245.03			
Payoff	6-26-03	5166.50			
		9976.67	37.11		37.11

10,013.78

AMORTSCH

DATE -	No. DAYS	INT. RATE	PAYMENT	INTEREST	PRINCIPAL	BALANCE	INTEREST SHORT
9 28	1 365	8.00%	245.03	365		8,920.75	
11 7	1 40	8.00%	17.77	78.21	0.00	8,920.75	(60.44)
11 20	1 13	8.00%	245.03	25.42	159.17	8,761.58	0.00
12 19	1 29	8.00%	245.03	55.69	189.34	8,572.24	0.00
1 17	2 29	8.00%	245.03	54.49	190.54	8,381.70	0.00
2 15	2 29	8.00%	245.03	53.28	191.75	8,189.95	0.00
3 12	2 25	8.00%	245.03	44.88	200.15	7,989.80	0.00
4 11	2 30	8.00%	245.03	52.54	192.49	7,797.31	0.00
5 17	2 36	8.00%	245.03	61.52	183.51	7,613.80	0.00
6 21	2 35	8.00%	125.00	58.41	66.59	7,547.21	0.00
7 17	2 26	8.00%	125.00	43.01	81.99	7,465.22	0.00
8 15	2 29	8.00%	125.00	47.45	77.55	7,387.67	0.00
9 11	2 27	8.00%	227.92	43.72	184.20	7,203.47	0.00
10 31	2 50	8.00%	225.03	78.94	146.09	7,057.38	0.00
11 18	2 18	8.00%	245.03	27.84	217.19	6,840.19	0.00
12 16	2 28	8.00%	245.03	41.98	203.05	6,637.14	0.00
1 20	3 35	8.00%	245.03	50.92	194.11	6,443.03	0.00
2 14	3 25	8.00%	245.03	35.30	209.73	6,233.30	0.00
3 11	3 25	8.00%	100.00	34.16	65.84	6,167.46	0.00
3 21	3 10	8.00%	245.03	13.52	231.51	5,935.95	0.00
4 18	3 28	8.00%	245.03	36.43	208.60	5,727.35	0.00
5 16	3 28	8.00%	245.03	35.15	209.88	5,517.47	0.00
6 19	3 34	8.00%	245.03	41.12	203.91	5,313.56	0.00
6 23	3 4	8.00%	65.00	4.66	60.34	5,253.22	0.00
6 26	3 3	8.00%	124.00	3.45	120.55	5,132.67	0.00
6 26	3 0	8.00%	5,166.50	0.00	5,166.50	(33.83)	0.00

9976.67

CARLETON, INC.
3975 WILLIAM RICHARDSON DRIVE
SOUTH BEND, IN 46628
1-574-243-6040

Exam2000 for Windows Loan Tracker

Computed for:

WCA Example 1

Input Information	
Contract Date	09/28/2001
Scheduled Payment Date	11/12/2001
Scheduled Payment Amount	245.03
Payments Per Year	12
Opening Balance	8,920.75

Pay Date	Payment	Earned Int	Late Chg	Balance	Unpaid Int	Unpaid Chg
11/7/2001	17.77	78.21	0.00	8,920.75	60.44	0.00
11/20/2001	245.03	25.42	0.00	8,761.58	0.00	0.00
12/19/2001	245.03	55.69	0.00	8,572.24	0.00	0.00
1/17/2002	245.03	54.49	0.00	8,381.70	0.00	0.00
2/15/2002	245.03	53.28	0.00	8,189.95	0.00	0.00
3/12/2002	245.03	44.88	0.00	7,989.80	0.00	0.00
4/11/2002	245.03	52.54	0.00	7,797.31	0.00	0.00
5/17/2002	245.03	61.52	0.00	7,613.80	0.00	0.00
6/21/2002	125.00	58.41	0.00	7,547.21	0.00	0.00
7/17/2002	125.00	43.01	5.11	7,465.22	0.00	5.11
8/15/2002	125.00	47.45	6.00	7,387.67	0.00	11.11
9/11/2002	245.03	43.72	6.00	7,203.47	0.00	0.00
10/31/2002	245.03	78.94	20.00	7,057.38	0.00	0.00
11/18/2002	245.03	27.84	0.00	6,840.19	0.00	0.00
12/16/2002	245.03	41.98	0.00	6,637.14	0.00	0.00
1/20/2003	245.03	50.92	0.00	6,443.03	0.00	0.00
2/14/2003	245.03	35.30	0.00	6,233.30	0.00	0.00
3/11/2003	100.00	34.16	0.00	6,167.46	0.00	0.00
3/21/2003	245.03	13.52	0.00	5,935.95	0.00	0.00
4/18/2003	245.03	36.43	0.00	5,727.35	0.00	0.00
5/16/2003	245.03	35.15	0.00	5,517.47	0.00	0.00
6/19/2003	245.03	41.12	0.00	5,313.56	0.00	0.00
6/23/2003	65.00	4.66	0.00	5,253.22	0.00	0.00
6/26/2003	124.00	3.45	0.00	5,132.67	0.00	0.00
6/26/2003	5,166.50	0.00	0.00	-33.83	0.00	0.00