

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NORTH DAKOTA
NORTHWESTERN DIVISION**

Bonnie Delorme, Individually and)	
on Behalf of all persons similarly situated)	
)	
Plaintiff,)	
)	Case No. 4.11-cv-00039
vs.)	
)	
Autos, Inc., a North Dakota Corporation)	
d.b.a. "Global Auto"; RW Enterprises, Inc.)	
a North Dakota Corporation,)	
Robert Opperude, an individual,)	
Randy Westby, an individual, and)	
James Hendershot, an individual,)	
)	
Defendants.)	

**BRIEF IN SUPPORT OF
MOTION FOR SUMMARY JUDGMENT ON
COUNT II, FEDERAL TRUTH-IN-LENDING ACT
COUNT III, NORTH DAKOTA RETAIL INSTALLMENT SALES ACT**

STATEMENT OF THE CASE

This civil action was initially filed in State District Court, then removed by Defendants to U.S. District Court under Federal question jurisdiction. This civil action seeks declaratory relief, injunctive relief, and monetary damages relating to multiple aspects of Defendants' unlawful consumer lending practices as are described within the Complaint. This Motion for Summary Judgment addresses Count II of the Complaint, failure to comply with the Federal Truth-In-Lending Act; and Count III of the Complaint, failure to comply with North Dakota's Retail Installment Sales Act.

Relief sought herein is sought solely on behalf of the individually named Plaintiff, Bonnie Delorme. Class Action status has not been sought for either Count II or Count III of the Complaint by either the Plaintiff or the Defendants.

SUMMARY OF THE CASE

Bonnie Delorme purchased a used car from Autos, Inc., on credit provided directly by Autos, Inc., and indirectly by RW Enterprises, Inc.. As a portion of the dollar amount financed, Bonnie was charged a "financing fee" in the amount of Three Hundred Dollars (\$300.00). Autos, Inc., intentionally did not include the Three Hundred Dollar loan fee when calculating and disclosing either the Annual Percentage Rate and the Finance Charge. Such failure to include the loan fee as a part of the disclosed cost of borrowing funds directly led to a material understatement of the disclosed Annual Percentage Rate and Finance Charge. The failure to include the Finance Fee as a part of the Annual Percentage Rate and Finance Charge are apparent on the face of the documents assigned to RW Enterprises, Inc..

FACTS

On August 8, 2006, Mr. Westby, an experienced Certified Public Accountant with multiple business interests, created a new business entity, RW Enterprises, Inc. (Westby Tr. P. 7) Mr. Westby created this new business entity with the specific intent that the corporate entity would provide consumer credit financing, and in particular, it would provide consumer retail installment sales credit financing through automobile dealerships. (Westby Tr. Pp. 12-14) At the time Mr. Westby created RW Enterprises, Inc., Mr. Westby testified he did not yet have a particular automobile dealership selected with whom to do business, just that he wanted to be involved in automobile finance. (Westby Tr. Pp. 13-14)

Mr. Wesby, acting through his newly formed corporate entity, RW Enterprises, Inc., began underwriting consumer automobile retail installment sales contracts with Autos, Inc., in January of 200, and entered into more that Five Hundred contracts similar to that of the instant case. (Westby Tr. Pp. 12-4;) From January 17, 2006, and continuing until this litigation was commenced, RW Enterprises purchased more than Five Hundred retail installment sales contracts from Defendant, Autos, Inc. The last Retail Installment Sales Contract was purchased by RW Enterprises on March 30, 2011. RW Enterprises ceased purchasing financing contract from Autos, Inc., immediately after the commencement of this law suit, but continues to derive the benefit of all outstanding contracts without modification of terms.. (Westby Tr. P. 28)

To protect the capital is was lending to Autos, Inc., RW Enterprises not only took a perfected security interest in each automobile being financed, but also took a first security interest in the entire business enterprises of Autos, Inc. (Westby Tr. P. 26); and also obtained

personal guarantees of the individual owners of Autos, Inc, the individually named Defendants herein, Robert Opperrude and James Hendershot. (Exhibit 2)

Several year earlier, in the year 2001, Defendants Robert Opperrude and James Hendershot had become 50-50 partners in a newly organized used car dealership under the trade name "Global Auto." On July 1, 2002, they incorporated the business entity under the corporate name of "Autos, Inc.," but continued to do business under the trade name "Global Auto." (Opperrude Tr. P. 20) Initially, Autos, Inc. only wrote cash transactions. These were transactions in which financing was provided by the customer's personal funds, or had been obtained from the customer's personal bank or finance company. (Opperrude Tr. P. 23-4) Eventually the business developed an on-going business relationship with an area banks in which Autos, Inc., would complete credit applications on behalf of their potential customers, send the application to the bank, and if credit worthy, the bank would extend a loan to the customer in the Bank's name. Over time, Autos, Inc., took its role in providing customer financing one step further by writing a few select sales transactions in its own name -- this involved extending its own cash to the credit customer. These "self-financed transactions" occurred only in a few select instances in which otherwise credit worthy customers had been turned down by the bank solely because the customer lived outside the trade territory of the bank. (Opperrude Tr. P. 24) Prior to commencing business with RW Enterprises, Inc., these "self-financed transactions" represented a very small portion of the business of Autos, Inc..

Commencing in January of 2006, however, Autos, Inc. entered into the above described business relationship with RW Enterprises, Inc., to obtain the necessary capital to write more "seller financed" automobile sales to help it increase volume. Over the course of the next four

years, Autos, Inc. wrote more than 500 retail installment sale contracts, extending more than \$3,500,000.00 of purchase money consumer credit, with more than \$1,500,000.00 of interest accruing on the terms of said contracts. (Exhibit 1, being digital copies of the Buyer's Order; the Retail Installment Contract; the Assignment to RW Enterprises, Inc., and the RW Enterprise's 15% rate of return amortization schedule; and Exhibit 3, an Excel Spread Sheet summarizing the data extracted from Exhibit 1 documents) RW Enterprises, Inc., provided all the necessary capital to allow Autos, Inc., to write these sales contracts, and in return, extracted a Fifteen Percent (15%) rate of return on its capital while being protected with a first lien security interests on each automobile financed; a first lien security interest in the assets of Autos, Inc.; a right of full recourse; and the personal guarantees of both Robert Oppert and James Hendershot.

From 2006 through 2011, RW Enterprises, Inc. provided more than \$3,500,000.00 of principal capital to Autos, Inc. to enable it to expand its business volume. With access to the capital of RW Enterprises, Inc., Autos, Inc. proceeded to extend credit in its own name to five hundred twenty-four customers. (Exhibits 1 and 3)

Pursuant to their Agreement, commencing on January 17, 2006, and continuing twice monthly thereafter until sued by Plaintiff, representatives of Defendant Autos Inc., would meet with Mr. Westby for the purpose of the sale and "assignment" of the company's prior two week's worth of credit sales contracts. The assignments were "limited" assignments because Mr. Westby did not fully step into the shoes of Autos, Inc., but rather, only took a fixed rate of return regardless of the stated percentage rate on the individual contracts with the customers. RW Enterprises obtained the right to one hundred percent of the outstanding principal due, but only a fifteen percent (15%) interest rate of return on such principal, regardless of the stated rate

of interest being charged the consumer. (Exhibit One and Two) The assignments were made under terms of full recourse and backed by the personal guarantees of the principals of Autos, Inc, Mr. Opperde and Mr. Hendershot. (Westby Tr. Pg 12-17, 29; Opperde Tr. Pg. 52-3; Exhibit Two) This practice continued through the date of the commencement of this lawsuit, and resulted in over five hundred (500+) “assignments” made during the five year period of time, with approximately 330 contracts still outstanding at the time of the commencement of this law suit. (Westby Tr. Pg 42, 65)

In each instance, the “assignment” involved Mr. Westby, on behalf of his corporate entity, RW Enterprises, Inc., being presented with a copy of the “Buyer’s Order;” a copy of the “Retail Installment Contract and Security Agreement;” and a loan amortization schedule showing a schedule of blended interest and principal payments computed to amortize the customer’s loan over the same period of time as did the Retail Installment Contract, but with the constant 15% annual interest rate agreed to, regardless of the customer’s stated rate on the Contract. (Westby Tr. Pg 31, 37; Opperde Tr. Pg. 52-3; Exhibits One and Two) Each of the documents are described below.

Buyer’s Order. This is the first document executed between a new customer and Autos, Inc., doing business as “Global Auto”. From the Buyer’s Order, one can learn the name and address of the customer, the date of the agreement, a description of the automobile being purchased and a monetary description of the transaction. From this document one can learn the agreed to purchase price; government fees and taxes charged, **dealership fees and charges related to the credit transaction**, the down payment, if any, and the unpaid principal balance due. Of particular importance, in every instance Autos, Inc. charged every credit customers two

special fees: a “**document administration fee**” and a “**loan fee.**” (Opperude Tr. Pg 87-88; Westby Tr. P. 37; Exhibit One) These fees (a \$300.00 loan fee and a \$195.00 document administration fee) are both charged on Bonnie Delorme’s contract. (Exhibit 4, consisting of Bonnie’s Buyer’s Order, her Retail Installment Contract; the contract assignment to RW Enterprises, Inc., the RW Enterprises, Inc. 15% Amortization schedule) On the first few contracts in January and February of 2007, the document administration fee was only a \$65.00 fee, but commencing in March, 2007, the document administration fee escalated to a \$195.00, and continued at that level for the balance of the practice (Contracts #1082 through #1584). The “loan fee” also varied throughout the term of the business relationship. The loan fee started at \$200.00, was sometimes charged as high as \$400.00, but throughout most of the term, and including Bonnie’s contract, the contract a \$300 loan fee was charged. (Westby Tr. Pg. 37-9; Opperude Tr. Pg. 87-8)

Both special dealership fees, the loan fee and the document administration fee were then included in the amount to be financed, **but never included in the calculation of the consumer’s cost of borrowing funds as disclosed in the statement of the Annual Percentage Rate and Finance charge.** (Opperude Tr. Pg 87-88; Westby Tr. Pg. 38-9; and Exhibits 1 and 4)

Retail Installment Contract and Security Agreement. This is the second document between the new customer and Autos, Inc. It contains the terms of the promissory note for the funds borrowed from the dealership and is the only document in which the rate of interest upon the credit being extended is addressed. In addition to granting a security interest in the automobile, the contract form also contains the promissory note between the parties, telling the buyer the amount due on the note, the simple rate of interest to be applied upon the amount due,

the amount of the monthly installments, and the penalty fee to be charged should the buyer be more than ten days late in making a scheduled payment. The contract form is one Autos, Inc., cannibalized from bank forms. (Opperude Tr. Pg. 26-8) More than three-fourths of the Bank form relied upon is omitted in the form used by Autos, Inc..

In every instance, including that of Bonnie Delorme, the contracts specified a \$25.00 late fee would be charged for any payment received more than ten days past the due date. (Opperude Tr. Pg 86; Westby Tr. P. 56; and Exhibit 1 and 4)

The contract also has a series of blocked “disclosures” under the heading “Truth In Lending Disclosures.” There are five Truth-In-Lending Disclosure boxes:

- 1) **Annual Percentage Rate;**
- 2) **Finance Charge;**
- 3) **Amount Financed;**
- 4) **Total of Payments; and**
- 5) **Total Sales Price.**

It is admitted that on every contract the disclosed “**Finance Charge**” and the calculation to compute the “**Annual Percentage Rate**” never included either the assessed dealership “loan fee” or the “document administration fee” even though theses fees appear upon the face of every credit customer’s Buyer’s Order form and were added into the “unpaid balance” due. (Opperude Tr. Pg 87-88; Westby Tr. Pg. 39; Exhibits 1 and 4) Typical of the majority of the contracts, the disclosed Annual Percentage Rate on Bonnie Delorme’s contract is Twenty-five percent (25%) (Exhibits 1 and 4).

Assignment of Retail Installment Contract. This form was drafted by Mr. Westby on behalf of RW Enterprises, Inc., his wholly owned corporate entity. (Opperude Tr. Pg 52-53) While the assignment document does not disclose the Westby return on investment, when taken

together with the master “agreement” (Exhibit Two), and the attached amortization schedule, each assignment, as does that of Bonnie Delorme, bears a fifteen percent fixed rate of return, regardless of the simple interest rate charged the retail customer. (Opperude Tr. Pg. 52-3; Westby Tr. P. 31; Exhibit One, Two and Four) Each Assignment Agreement was supplemental by the master agreement. Under these agreements, the assignment of a particular contract such as that of Bonnie Delorme, provided, inter-alia:

- * Global Auto was responsible for all collections
- * Global Auto was free to charge and collect for itself “**other fees, such as late fees, loan fees, additional interest and documentation fees**”
- * Global Auto was free to charge whatever rate of interest it chose to charge for each individual retail customer, and the to keep for itself all interest payments received over and above its cost of money. In the case of Bonnier Delorme, that difference represented a ten percent margin of profit (25% charged less it 15% cost of money)
- * Global Auto was responsible for the maintenance of insurance on the auto collateral
- * Loans could be amortized anywhere from six to forty-eight months
- * RW Enterprises was to receive amortized payments computed at a fixed 15% interest for the entire term of the loan unless paid off early
- * RW Enterprises was to be listed on the automobile title as the first lien holder
- * Global Auto had a right of pre-payment
- * Autos, Inc.; Robert Opperude and James Hendershot each personally guaranteed

the payment stream to RW Enterprises on each contract, regardless of actual cash flow received from the retail customer

- * All payments received from the retail customer ten or more days late would be subject to a \$25.00 late fee.

Thus, it is not in dispute that Defendants charged and collected a “loan fee” from each credit customer which was never included in either the calculation and disclosure to their customers of either the Annual Percentage Rate or the Finance Charge.

Repossession Event. On September 30, 2010, Defendant Autos, Inc., did repossess the automobile being purchased by Bonnie Delorme. The payment then alleged past due was in the amount of \$317.48, and was only fifteen days past such payment’s due date. Before she was permitted to obtain the return of her vehicle, on October 1, 2010, Bonnie Delorme was required to make a cash payment to RW Enterprises, Inc., in the following amounts:

- * A Twenty-Five (\$25.00) Dollar Late Fee
- * A Two Hundred (\$200.00) Dollar Repossession Fee
- * The late payment in the amount of \$317.48
- * The remainder of her down payment (\$350.00) previously agreed to be due at the end of the term of the contract. (RW Enterprises Payment Receipt dated October 1, 2010, Exhibit Five)

Total of Interest Payments. After regaining possession of her automobile, Bonnie Delorme continued making regular payment under the terms of her contract through April 15, 2010. After April 15, 2011, Bonnie ceased making payments on the contract. Through April 15, 2010, Bonnie Delorme had paid \$1,513.69 in interest on her note, and had paid the \$300.00 loan

fee at the inception of her contract. (Exhibit Four and Exhibit Six, a three year monthly amortization schedule of a \$7,985.00 principal balance with a 25% simple interest rate applied, commencing July, 2010)

LEGAL ARGUMENT

Standard for Granting Summary Judgment. The standard for summary judgment is well-established:

"Summary judgment is a procedural device for the prompt resolution of a controversy on the merits without a trial if there are no genuine issues of material fact or inferences that can reasonably be drawn from undisputed facts, or if the only issues to be resolved are questions of law. A party moving for summary judgment has the burden of showing there are no genuine issues of material fact and the moving party is entitled to judgment as a matter of law. In determining whether summary judgment was appropriately granted, we must view the evidence in the light most favorable to the party opposing the motion, and that party will be given the benefit of all favorable inferences which can reasonably be drawn from the record. On appeal, this Court decides whether the information available to the district court precluded the existence of a genuine issue of material fact and entitled the moving party to judgment as a matter of law. Whether the district court properly granted summary judgment is a question of law which we review de novo on the entire record." Alerus Fin. NA v. Marcil Grp. Inc., 2011 ND 205, ¶9, ___ NW2d ___ (N.D., 2011), citing First Int'l Bank & Trust v. Peterson, 2011 ND 87, ¶ 7, 797 N.W.2d 316 (N.D. 2011); Lucas v. Riverside Park Condo. Unit Owners Ass'n, 2009 ND 217, ¶ 16, 776 N.W.2d 801 (N.D. 2009)

As cited in the statement of the facts above, there are no factual disputes that:

- * the "**Annual Percent Rate**" which was actually disclosed by Defendant Autos, Inc., to Plaintiff Bonnier Delorme when she entered into her credit purchase agreement was 25%;
- *. the dollar amount actually disclosed to Bonnie Delorme represented to be the total "**Finance Charge**" to be charged by Defendant Autos, Inc., if she would enter into the proposed credit purchase agreement was \$3,444.36;
- * the actual dollar amount of the "Loan Fee" charged Bonnie Delorme by Defendant Autos, Inc., was in the amount \$300.000;
- *. the \$300.00 "Loan Fee" charged Bonnie Delorme was not included in the calculation and written disclosure of the Annual Percentage Rate or of the Finance

Charge

Bonnie Delorme's contract with Defendant Autos, Inc., is but one of more than Five Hundred similar contracts written under the same practice of charging a loan fee but not including such loan fee in the calculation of either the disclosed Annual Percentage Rate or Finance Charge. (Exhibit One). Consistent with this practice are the documents relating to Bonnie's purchase agreement. (Exhibit Four)

Disclosure of the Annual Percentage Rate Under Federal Law. The stated "annual percentage rate" on Bonnie's contract (Exhibit Four) and each of the more than five hundred similar contracts (Exhibit One), document a significant understatement of both the rate and the amount of the finance charge. On the face of each credit customer's "Buyer's Order" form appears a charge labeled a "loan fee." In each instance, such loan fee is not included within the calculation of the disclosed "Annual Percentage Rate" as is unequivocally required by both Federal and State law as discussed below.

Each contract also discloses an interest rate within the text of the promissory note created therein. This "simple interest rate" was applied to the unpaid principal balance due from the Buyer's Order form for purposes of calculating the amortized payments. The calculation of the amortized payments due under each contract was done properly in all but a few cases of mathematic or clerical errors. However, Defendant Autos, Inc., thereafter used the "simple interest rate" of the promissory note a second time to claim this rate was also the applicable "annual percentage rate" to be disclosed under both State and Federal law. This is in error and materially distorts both the disclosure of the Annual Percentage Rate and the amount of the Finance Charge.

The “simple interest rate” applied to the promissory note fails to disclose any of the special costs of extending credit above and beyond the simple charge of interest on the note. Examples of additional costs of borrowing money might include, among others, pre-paid interest; pre-paid points; loan fees; and loan administration costs – all of which act to increase the amount of funds borrowed, but would not be disclosed in the simple interest rate. To obtain a true disclosure of borrowing costs, the additional costs of obtaining credit must be amortized over the term of the loan upon the average outstanding balance – this a simple interest rated disclosure fails to do.. The simple interest rate is never equal to the Annual Percentage Rate unless there are absolutely no loan fees or other administrative fees charged a credit customer.

The Federal Truth-In-Lending Act and its implement Regulation Z were first implemented as a part of the Consumer Credit Protection Act of 1968. Congress passed the Consumer Credit Protection Act to make uniform how every business would thereafter disclose the true cost of credit. This disclosure has been thereafter known a “Annual Percentage Rate” or “APR.”. Truth-in-Lending Act (15 U.S.C. Section 1601 – 1667e); and implementing FDIC Regulation Z (12 CFR Part 226.4(b)(3)). The cornerstone of Truth-In-Lending disclosure is the complete disclosure of all costs incidental to the extension of credit and to include all such costs when calculating and disclosing both the Annual Percentage Rate and Finance Charge.

Defendants have failed to comply with the most basic requirements of the Truth-in-Lending Act. Defendants fail to include both loan fees and document administration fee surcharges. This practice has resulted in understatement of the cost of borrowing money to the consumer. Under the Federal Act, all fees charged a credit customer which are not specifically excluded by 12 CFR Part 226.4(c)(7), are to be considered an addition to the finance

charge. Under no circumstances may a “loan fee” be charged and not included in the calculation of the Annual Percentage Rate and the Finance Charge¹. Under Federal law, fees for the completion of the forms necessary to satisfy the requirements of Regulation Z are also to be included in the cost of money.² All loan fees and fees for the preparation of documents incidental to the extension of credit must be included in the disclosure of the cost of credit.

In the instant case, Defendant Autos, Inc., has charged Bonnie a \$300.00 “**loan fee**” and has added such loan fee to the unpaid principal balance to be financed. Defendant Autos, Inc. did not include such “loan fee” in the calculation of the cost of credit to Bonnie when disclosing either the Annual Percentage Rate or their Finance Charge. Such omission was both intentional and knowingly.

To be within the statutory “allowable tolerance” for accuracy for the due disclosure of a

¹Regulation Z, Part 226.4(b), specifically addresses the point: “Examples of finance charges. . . . (3) Points, **loan fees**, assumption fees, finder's fees, and similar charges

15 U.S.C. §1605 of the Act defines "Finance charge" as “the amount of the finance charge in connection with any consumer credit transaction shall be determined as the sum of all charges, payable directly or indirectly by the person to whom the credit is extended, and imposed directly or indirectly by the creditor as an incident to the extension of credit. The finance charge does not include charges of a type payable in a comparable cash transaction. The finance charge shall not include fees and amounts imposed by third party closing agents (including settlement agents, attorneys, and escrow and title companies) if the creditor does not require the imposition of the charges or the services provided and does not retain the charges. Examples of charges which are included in the finance charge include any of the following types of charges which are applicable: (1) Interest, time price differential, and any amount payable under a point, discount, or other system or additional charges. (2) Service or carrying charge. (3) **Loan fee**, finder's fee, or similar charge. . . .” (Emphasis added)

²The Official Board Commentary to Regulation Z, Section 226.4—Finance Charge, 4(a) Definitions, specifically provides the example of “**Fees charged for preparing a Truth in Lending disclosure statement**” as an example of a fee required to be included in the finance charge. Fees for the preparation of vehicle title lien documentation would also be fees directly attributable to the extension of credit.

borrower's Annual Percentage Rate, a creditor's disclosure is required to be within one eighth of one percent:

"The disclosure of an annual percentage rate is accurate for the purpose of this subchapter if the rate disclosed is within a tolerance not greater than one-eighth of 1 per centum more or less than the actual rate or rounded to the nearest one-fourth of 1 per centum" 15 U.S.C. §1606(c)

Under the uncontested facts of the instant case, as a matter of law, Defendants have not even come close to complying with the disclosure accuracy requirements of the Federal Truth-in-Lending Act (15 U.S.C. Section 1601 – 1667e), and FDIC Regulation Z (12 CFR Part 226.4(b)(3)).

As an assignee of these installment sales contracts, Defendant RW Enterprises is also civilly liable for the same violations of the Federal Truth-In-Lending Act. 15 U.S.C. §1641, provides in pertinent part:

"§ 131. Liability of assignees

(a) Except as otherwise specifically provided in this title, any civil action for a violation of this title or proceeding under section 108 which may be brought against a creditor may be maintained against any assignee of such creditor only if the violation for which such action or proceeding is brought is **apparent on the face of the disclosure statement**, except where the assignment was involuntary. For the purpose of this section, a violation apparent on the face of the disclosure statement includes, but is not limited to **(1) a disclosure which can be determined to be incomplete or inaccurate from the face of the disclosure statement or other documents assigned**

The actual "package" of assignment documents in Bonnies' case (Exhibit Four), specifically including both her Buyer's Order and Retail Installment Contract. These documents, taken collectively, clearly disclose on their face, a failure to include all credit related fees charged to the borrowers in the calculation of the Annual Percentage Rate and the Finance Charge. RW Enterprises, Inc., is therefore equally liable for the disclosure statement failures of its assignor.

Nor does the assertion of innocent belief overcome Truth-In-Lending disclosure rules. A mistaken belief that the law does not require such disclosures protects neither the lender nor the lender's assignee. Regarding both creditor and assignee, 15 U.S.C. §1640(c), provides in pertinent part: **“an error of legal judgment with respect to a person's obligations under this title is not a bona fide error.”** Ignorance of the law is no excuse.

State Law Variation. In general, State Law may not limit compliance with the disclosure requirements of either the Annual Percentage Rate or Finance Charge as required by the Federal Truth-In-Lending Act. Both the Annual Percentage Rate and the Finance Charge disclosure requirements of the Federal Truth-In-Lending Act are specifically applicable to every State, regardless of a State's adoption of its own consumer credit regulations. 45 U.S.C. § 1610(a)(2), provides in pertinent part:

“creditors located in that State may make such disclosure in compliance with such State law in lieu of the disclosure required by this subchapter, **except that the annual percentage rate and finance charge shall be disclosed as required by section 1632 of this title.**”

States are permitted to modify some of the provisions for disclosure, but States may not modify the disclosure requirements of the Annual Percentage Rate and the amount of the Finance Charge, nor does the State of North Dakota attempt to limit such disclosure.

North Dakota Retail Installment Sale Act. North Dakota, long before the adoption of the Federal Truth-in-Lending Act, regulated Retail Installment Sales practices, including permissible rates of interests chargeable to different classes of transactions. Under the legislative scheme adopted in 1957, the North Dakota Retail Sales Act regulated rates chargeable based upon the classification of the merchandise being purchased. (i.e. a used car contract could charge a different rate than a home appliance contract) See , Mandan Supply, Inc. v. Steckler,

244 N.W.2d 698 (N.D. 1976).³ However, the statutory scheme as existed at the time of Mandan Supply no longer exists. Under today's Retail Installment Sales Act, interest rates are no longer addressed within the State's Retail Installment Act. Rather, the current Act only addresses appropriate disclosures of the costs of credit, following the Federal approach.. Ch. 51-13, N.D.C.C.

Compliance with the Federal Truth-In-Lending Act does not preempt State regulatory law in those areas not inconsistent with the Federal Act. States may still regulate retail sellers doing business within that State so long as the minimum disclosure requirements of the Federal Act are also met. The North Dakota Act addresses the interaction of the State Act with the Federal Truth-In-Lending Act, specifying "A seller who complies with the [Federal] Truth in Lending Act still must comply with the provisions of this section governing matters other than disclosure." §51-13-02(3), N.D.C.C.. See Also, 15 U.S.C. §1610(a).

For contracts subject to the provisions of North Dakota's Retail Installment Sales Act (§§ 51-13-01(4); 51-13-02(2)(c)(8); 51-13-02(3); and 51-13-03(4), N.D.C.C.), the State law

³In 1976, North Dakota's Retail Installment Act not only regulated the content of a retail installment sale contract, but also the maximum rate of interest allowed on various classifications of property. In Mandan Supply, § 51-13-03(l), N.D.C.C. was the applicable rate limitation provision, and at that time it capped the enforceable interest rate at "Seven Dollars per One Hundred Dollars." For reasons explained in the opinion, the Court found this to express an "add-on" method of calculating interest rates equal to a rate of 12.9% using the "actuarial" method of calculating interest rates. The Court found the specific rate caps of the Retail Installment Act to supercede the general usury rate caps.

Today, the Retail Installment Act no longer regulates interest rates that may be charged on retail installment sales contracts. Rate cap regulation is now only found in the State's usury statutes, §§48-14-08 and 09, N.D.C.C. The Retail Installment Act now only addresses the lawful disclosure of the rate being charged, not the rates themselves. Mandan Supply is no longer good law on either the calculation or enforcement of consumer debt interest rate limitations..

substantially follows the Federal Truth-In-Lending Act's approach to consumer credit, seeking to produce a universally understood cost of credit and annual percentage rate

In the instant case, Defendants have not complied with the disclosure requirements of State Retail Installment Sales Act within the context of its most fundamental purpose – the accurate disclosure of the annual percentage rate and finance charges. Omitting applicable charges significantly understates the true annual percentage rate and misleads the consumer/borrower into the belief they are paying less for the use of credit. Neither Defendant Autos, Inc., nor Defendant RW Enterprises, Inc., intended to comply with the disclosure requirements of the State Act.

The North Dakota Retail Installment Act defines both the “Annual Percentage Rate” and “Finance Charge” in the same manner as does the Federal Truth-In-Lending Act to include not only the simple interest charged on the note, but to also include all the special fees and expenses associated with the transaction which have been added into the principal balance amortized by the note. §§51-13-03(4); and 51-13-02, N.D.C.C.. What is required under North Dakota law could not be made more clear by the Legislature:

“The finance charge must be inclusive of all charges incident to investigating and making the contract, and for the extension of the credit provided for in the contract **and no fee, expense, or other charge whatsoever may be taken**, received, reserved, or contracted for except as provided in this section and in subdivision e of subsection 2 of section 51-13-02 and for those items expressly provided for in the retail installment contract as set forth in subdivision c of subsection 2 of section 51-13-02.” Section 51-13-03(4), N.D.C.C. (Emphasis added)

Subsection 2 of section 51-13-02, N.D.C.C. only allows the costs of “official fees” and “insurance coverages” to be added to the purchase price. Under this State law, no other seller charges may be added to the purchase price. All non-exempt charges must be included in the

costs of credit. Unlike its Federal counterpart, no exception is made for any other class of fees such as the \$195.00 “document administration fee” charged Bonnie Delorme in the instant case. Under state law, Bonnie Delorme has been charged \$495.00 in fees which must be include in the disclosed finance charge, but were not.

Late Fees. Defendants’ contract with Bonnie Delorme violates another area of North Dakota State law regulation, the “Late Fee.” Under North Dakota’s Retail Installment Sales Act, there is a statutory cap on the amount of permissible “Late Fee” to avoid the assessment of unreasonable penalties. Applicable North Dakota law provides:

“A contract may provide for the payment by the buyer of a delinquency and collection charge on each installment in default for a period of more than ten days in an amount equal to **ten percent of the delinquent installment payment or ten dollars, whichever is less**; provided, that only one such delinquency and collection charge may be collected on each installment in addition to interest accruing thereon.” §51-13-02(e), N.D.C.C.
(Emphasis added)

In plain language on the face of every one of Defendants’ 500+ installment contracts, and Bonnie Delorme’s in particular, Defendants have chosen not to comply with unambiguous terms of the North Dakota’s Retail Installment Sales Act. Instead they chose to charge a Twenty-Five Dollar (\$25.00) late fee. Defendants’ late fee charge is two and one-half times greater than allowed by law (\$25.00 vs. \$10.00) and the cost to the consumer in terms of interest on a three hundred

dollar payment made only a few days late is astronomical.⁴ An extra Fifteen dollars on top of the permissible Ten Dollars may not sound like much when taken out of context, but when computed into the annualized cost of money for an installment that is only a few days late, the annual percentage rate soars.

Penalty For Non-Compliance

North Dakota State Law. The willful failure to comply with North Dakota's Retail Installment Sales Act, in addition to possible criminal sanctions, includes forfeiture of a right to collect all finance charges, all collection charges and all delinquency charges upon the underlying contract. § 51-13-07 N.D.C.C. Bonnie Delorme is entitled to judgment for the recovery of all interest she paid under the contract; all late fees paid she paid pursuant to the contract; and all collection charges she was forced to pay to obtain the return of her vehicle. (\$1,513.00 in interest paid; \$25.00 in late fees; and \$200.00 in repossession fees)

Federal Law. Under the Federal Truth-In-Lending Act, in addition to Bonnie Delorme's actual damages for which a hearing a finding of fact will be necessary, as a matter of law, she is also entitled to twice the amount of any finance charge in connection with the transaction. 15 U.S.C. §1640. In the instant case, the disclosed Finance Charge was \$3,444.36, but the actual amount of the finance charge pursuant to Regulation Z should have been \$3,744.36. **Twice this amount is \$6,888.72.** For willful violations, there are also potential criminal penalties of a fine not more than \$5,000 or imprisoned not more than one year, or both. 15 U.S.C. §1611.

Assignee Liability. The assignee of a consumer contract may also be held liable to the

⁴a \$25.00 late fee was in fact extracted from Bonnie Delorme before she was allowed to obtain the return of her car Autos, Inc. following repossession. (Opperude Tr. Pp. 53-4; 61-2; and 85-6.)

consumer in those instances where the failure to comply is obvious upon inspection of the face of the installment contract. Federal law provides::

“Liability of Assignees. (a) Except as otherwise specifically provided in this title, any civil action for a violation of this title or proceeding under section 108 which may be brought against a creditor may be maintained against any assignee of such creditor only if the violation for which such action or proceeding is brought is **apparent on the face of the disclosure statement**, except where the assignment was involuntary. For the purpose of this section, a violation apparent on the face of the disclosure statement includes, but is not limited to **(1) a disclosure which can be determined to be incomplete or inaccurate from the face of the disclosure statement or other documents assigned**, or (2) a disclosure which does not use the terms required to be used by this title.” 15 U.S.C. §1641. (Emphasis added)

Thus, RW Enterprises, Inc., as assignee of a contract upon which disclosure inaccuracies were apparent upon the face of the disclosure statement becomes equally liable with Autos, Inc..

In addition to the civil penalties, plaintiff seeks appropriate injunctive relief against the Defendants to prevent continuation of any of the complained of conduct.

Submitted to the Court this ____ day of November, 2011.

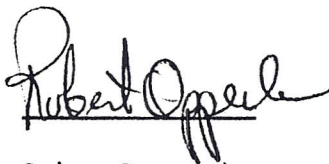
_____/s/_____
Larry M. Baer #03284
1550 South Deer Road
West Des Moines, Iowa 50266
515-988-4204
LMBAER@BAERLODGE.COM

_____/s/_____
Robert G. Ackre #04973
ACKRE LAW FIRM, LTD.
Attorneys for Plaintiff
P. O. Box 685
Cando, ND 58324
701-968-3324
RACKRE@ACKRELAW.COM

Agreement

RW Enterprises, Inc. provides financing through its President, Randy I. Westby to Autos, Inc. DBA Global Auto. RW Enterprises, inc. purchases individual auto finance contracts on a bi-monthly schedule. Global Auto collects the payments from the individuals financed and charges other fees, such as late fees, loan fees, additional interest, and documentation fees to these individuals. Global Auto maintains insurance records on the auto collateral. The loan amortizations vary from six to forty-eight months. Global Auto pays RW Enterprises, Inc. the full amount due each month on the various contract amortization schedules, at fifteen percent interest each month. RW Enterprises, Inc. is listed on the auto titles as lien holder. Global Auto has the right to prepay any contract at any time.

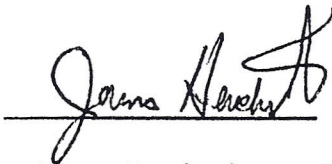
Autos, Inc. DBA Global Auto guarantees payment to RW Enterprises, Inc. on each contract. Robert Opperde, President of Autos, Inc. and James Hendershot, Secretary of Autos, Inc. guarantee payment to RW Enterprises, inc. on each contract.



Robert Opperde

President

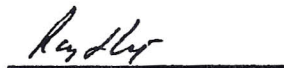
Autos, Inc.



James Hendershot

Secretary

Autos, Inc



Randy I. Westby

President

RW Enterprises, Inc.

Autos Inc. Contract Data

Contract	Document	Date	Last Name	First Name	Street	City	Net Cash		Doc Admin		Stated Interest Rate	Stated Finance Charge
							Price		Fees	Loan Fee		
1060	1-5	1/17/2007	McDonald	Yolanda	P.O. Box 782	New Town	\$ 4,990.00		\$ 69.50		25.00%	\$ 1,458.44
1061	6-10	1/19/2007	Pratt	Joseph or Ann Marie	101-2 Siesta Drive	MARB	\$ 1,990.00		\$ 69.50		23.00%	\$ 2,817.40
1062	11-19	1/22/2007	Libke	Karrie or Daniel Christensen	500 30th Avenue NW #71	Minot	\$ 5,990.00		\$ 69.50		23.00%	\$ 2,054.77
1063	20-24	1/23/2007	Phebum	Felicia	500 30th Avenue NW #78	Minot	\$ 4,990.00		\$ 69.50		25.00%	\$ 1,795.41
1064	25-33	1/23/2007	Lafonatain	Shana or Eric Trottier	P.O. Box 1617	Belcourt	\$ 5,990.00		\$ 69.50		25.00%	\$ 1,642.99
1065	34-37	1/23/2007	Letvin	Jessica	1500 18 St. SW	Minot	\$ 4,400.00		\$ 69.50		25.00%	\$ 856.65
1066	38-44	1/25/2007	Beard	Linett	6100 54th Ave	Minot	\$ 4,890.00		\$ 69.50		25.00%	\$ 1,251.20
1067	45-53	1/25/2007	Joubert	Pamela	5110 Hwy 2E D4	Minot	\$ 6,990.00		\$ 69.50		25.00%	\$ 2,292.27
1068	54-62	1/26/2007	Meyers	Sherry	440 17th Street NW	Minot	\$ 5,990.00		\$ 69.50		25.00%	\$ 2,768.86
1069	63-67	1/30/2007	Davis	Brandy	P.O. Box 1373	Belcourt	\$ 5,990.00		\$ 69.50		25.00%	\$ 1,745.30
1070	68-72	1/31/2007	Wick	Rob	3100 11th Ave SE B40	Minot	\$ 6,400.00		\$ 69.50		23.00%	\$ 2,695.62
1071	73-81	2/3/2007	Schott	Jessica or Andrew	15 8th Aven NW	Minot	\$ 4,790.00		\$ 69.50		25.00%	\$ 2,404.80
1072	82-85	2/3/2007	Portra	Kelly	234 14th Ave SE #203	Minot	\$ 4,990.00		\$ 69.50		25.00%	\$ 1,086.87
1073	86-89	2/3/2007	Luster	Kimberly or Lee	506 Peck St #3	Minot	\$ 4,990.00		\$ 69.50		25.00%	\$ 1,507.58
1074	90-96	2/9/2007	Demery	Nicole or Jamie	P.O. Box 1297	Belcourt	\$ 4,990.00		\$ 69.50		25.00%	\$ 1,086.87
1075	97-105	2/10/2007	Delong	Kaye or Jamie Demery	P.O. 281 BIA #7	Belcourt	\$ 7,990.00		\$ 69.50		25.00%	\$ 3,581.46
1076	106-112	2/13/2007	Hosie	Aaron or Valeri	605 11th St NE	Minot	\$ 5,990.00		\$ 69.50		25.00%	\$ 1,458.08
1077	113-121	2/16/2007	Weber	Buffy or William	5120 Hwy #2 East Lot 29	Minot	\$ 5,990.00		\$ 69.50		25.00%	\$ 1,390.83
1078	122-126	2/19/2007	Azure	Patricia or Dwight	P.O. Box 1095	Rolla	\$ 5,990.00		\$ 69.50		23.00%	\$ 2,257.41
1079	127-135	2/22/2007	Richter	Tedi Jo	3100 11th Ave SE Lot B54	Minot	\$ 4,990.00		\$ 69.50	\$ 200.00	21.00%	\$ 2,070.21
1080	136-140	2/27/2007	Mittleider	Jason or Jessica	905 8th St NE	Minot	\$ 6,990.00		\$ 69.50	\$ 200.00	23.00%	\$ 3,107.96
1081	141-145	3/2/2007	Davis	Edward	2025 27th St SE #10	Minot	\$ 4,990.00		\$ 69.50	\$ 200.00	23.00%	\$ 2,677.13
1082	146-154	3/7/2007	Shaw	Holly	405 31st Ave SE #33	Minot	\$ 4,490.00		\$ 195.00	\$ 200.00	25.00%	\$ 2,204.00
	155-160	3/8/2007	Strunde	Scott or Teri	2721 39th St SE Unit C	Minot	\$ 2,990.00		\$ 195.00			
1083	155-160	3/8/2007	Strunde	Scott or Teri	2721 39th St SE Unit C	Minot	\$ 5,990.00		\$ 195.00		23.00%	\$ 4,329.80
1084	161-165	3/9/2007	James	Christopher or Autumn	3105 Belle Haven Dr	Virginia Beac	\$ 3,990.00		\$ 195.00		21.00%	\$ 5,321.59
1085	166-170	3/10/2007	Morris	Patrick	Unit 1108	MAFB	\$ 6,990.00		\$ 195.00	\$ 200.00	23.00%	\$ 3,363.94
1086	171-179	3/10/2007	Grondahl	Donna	310 2nd St SE #903	Minot	\$ 7,990.00		\$ 195.00	\$ 200.00	21.00%	\$ 3,786.02
1087	180-183	3/15/2007	Kichen	Damon	712 24th Avenue NW	Minot	\$ 5,990.00		\$ 195.00	\$ 200.00	23.00%	\$ 2,315.84
1088	184-191	3/20/2007	Logan	Damon or Rachel Vandel	520 12th St SW	Minot	\$ 8,100.00		\$ 195.00		18.00%	\$ 2,428.52
1089	192-196	3/22/2007	Flageol	Jamie	515 19th Ave SE	Minot	\$ 5,990.00		\$ 195.00	\$ 200.00	23.00%	\$ 3,723.23
1090	197-201	3/22/2007	Tunk	Katie	1810 S Main	Minot	\$ 5,990.00		\$ 195.00	\$ 200.00	23.00%	\$ 2,643.21

Contract	Document	Date	Last Name	First Name	Street	City	Net Cash		Doc Admin		Stated	Stated
							Price		Fees	Loan Fee	Interest	Finance
1091	202-206	3/24/2007	Ueckent	Dan or Tracy	1509 12th St NE Apt B	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	21.00%	\$ 1,296.76
1092	207-210	3/30/2007	Surbrook	Nicole	3002 17th Ave W Apt 205	Williston	\$ 2,856.00				25.00%	\$ 802.30
1093	211-214	3/30/2007	DecoTeau	Jarvis	P.O. Box 1195	Dansieth	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,091.36
1094	215-218	4/2/2007	Starr	Tiffany or Armong	Box 1245	New Town	\$ 3,990.00	\$	195.00	\$ 200.00	25.00%	\$ 866.49
1096	227-231	4/5/2007	Robinson	Roberta or Rodney	900 21st Ave NW Apt 15	Minot	\$ 5,490.00	\$	195.00	\$ 200.00	21.00%	\$ 4,838.55
1095	219-226	4/10/2007	Mokiao-Lee	Krissy or Justen	143-1 Winding Way	MARB	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,452.03
1097	232-236	4/10/2007	Vallie	Stacy	P.O. Box 543	Rolla	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,747.71
1098	237-241	4/16/2007	O'Shea	Amanda	300 27th Ave NW #4	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,904.95
1100	247-251	4/20/2007	Jones	Robert Jr	P.O. Box 636	Belcourt	\$ 4,490.00	\$	195.00	\$ 200.00	25.00%	\$ 1,564.91
1101	252-256	4/23/2007	Wright	Krishawna	310 Polairs Point 27th Ave NW	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 5,798.63
1102	257-265	4/30/2007	Rowland	Shawn	814 14th St NW	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,473.60
1103	266-272	5/5/2007	Kollias	Leon or Peggy	400 Owens St	DesLas	\$ 1,490.00	\$	195.00		Not Stated	\$ 579.87
1104	273-277	5/10/2007	Primeaux	Dianne	P.O. Box 146	New Town	\$ 5,190.00	\$	195.00	\$ 200.00	25.00%	\$ 2,193.43
1105	278-286	5/10/2007	Rummenfield	Connie	310 2nd St SE #608	Minot	\$ 7,990.00	\$	195.00	\$ 200.00	23.00%	\$ 3,619.63
1106	287-291	5/14/2007	Longie	Debbie	Box 996	Belcourt	\$ 7,490.00	\$	195.00	\$ 200.00	22.90%	\$ 3,648.72
1107	292-300	5/14/2007	Hall	Stefanie	P.O. Box 436	New Town	\$ 4,990.00	\$	195.00	\$ 200.00	23.00%	\$ 1,583.71
1108	301-304	5/15/2007	Fight	Mary Love	P.O. Box 1433	New Town	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,344.19
1111	313-317	5/21/2007	Gebhardt	Mared or Mareika	301 3nd St NW	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,667.71
1109	305-308	5/22/2007	Voeller	Darcy	800 39th Ave SE	Minot	\$ 3,032.40				21.90%	\$ 431.31
1110	309-312	5/22/2007	Longie	Chris	P.O. Box 1626	Belcourt	\$ 3,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,446.87
1112	318-322	5/29/2007	Thompson	Wendi	203 Main St	New Town	\$ 4,490.00	\$	195.00		21.90%	\$ 4,012.30
1113	323-326	6/4/2007	Schottenbauer	Chad	800 21st Ave SE #712	Minot	\$ 3,700.00	\$	195.00	\$ 200.00	25.00%	\$ 1,005.68
1114	327-335	6/4/2007	Longie	Duane	P.O. Box 9916	Belcourt	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,046.88
1115	336-344	6/7/2007	Alg	Alicia	14 11th Ave SE #B	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,667.71
1116	345-349	6/8/2007	Acre	Carol	P.O. Box 35	Tolley	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,660.94
1117	350-358	6/11/2007	Charboneau	Melissa	P.O. Box 1183	Rolla	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,667.71
1118	359-365	6/18/2007	Backer	Amy	637 11th St NE	Minot	\$ 3,990.00	\$	195.00		25.00%	\$ 1,091.22
1119	366-370	6/19/2007	Smith	Jason and Rebecca	405 31st Avenue SE #91	Minot	\$ 1,990.00	\$	195.00	\$ 200.00	21.00%	\$ 3,139.31
1119	366-370	6/19/2007	Smith	Jason or Rebecca	405 31Ave SE #91	Minot	\$ 1,990.00	\$	195.00	\$ 200.00	21.00%	\$ 3,139.31
1120	371-375	6/22/2007	Popiel	Carrie	5110 Swy 2 East Lot C-6	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,430.46
1121	376-380	6/23/2007	Forsman	Sharon	303 Farm to Market Road	Noonan	\$ 7,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,697.99
1122	381-385	6/26/2007	Stahl	Lorena	5120 Hwy 2 E #46	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,214.79
1123	386-393	6/26/2007	Alford	Allen or Regina	406 31st Ave SE Lot 438	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	21.90%	\$ 2,493.28
1124	394-401	6/27/2007	Cabana	Robert	1526 12th St NW	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,017.40

Contract	Document	Date	Last Name	First Name	Street	City	Net Cash		Doc Admin		Stated	Stated
							Price		Fees	Loan Fee	Interest	Finance
											Rate	Charge
1124	402-410	6/28/2007	Ferris	Curtis	P.O. Box 883 BIA Road #5	Rolla	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,687.27
1126	411-415	7/2/2007	Hanson	Justin	314 B Ave S	Upham	\$ 4,990.00	\$	195.00	\$ 200.00	21.00%	\$ 5,137.59
1127	416-423	7/10/2007	Theilen	Jenna	500 5th St SW	Minot	\$ 7,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,595.49
1128	424-431	7/18/2007	Joshua	Amy or James Hood	1904 S Broadway	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,727.07
1129	432-436	7/21/2007	Haas	Cheryl	900 21st Ave NW #10	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,473.60
1130	437-445	7/25/2007	Backer	Amy	637 11th St NE	Minot	\$ 2,990.00	\$	195.00	\$ 200.00	18.00%	\$ 2,114.04
1131	446-450	7/28/2007	Baker	Darilyn	P.O. Box 1576	Belcourt	\$ 3,490.00	\$	195.00	\$ 200.00	25.00%	\$ 1,941.61
1132	451-455	7/31/2007	Etheridge	Kendra	1500 University Ave W	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,257.92
1133	456-460	8/7/2007	Nation	LeeAnna or LouAnn Phelan	P.O. Box 515	Mandaree	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,891.49
1134	461-465	8/16/2007	Richter	Tedi Jo	3100 11th Ave SE Lot B54	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	23.00%	\$ 2,998.46
1135	466-473	8/21/2007	Johnson	Audrey or Sally Steele	P.O. Box 994	New Town	\$ 8,990.00	\$	195.00	\$ 200.00	23.00%	\$ 3,898.91
1136	474-478	8/24/2007	West	William	104 Dakota Court	MAFB	\$ 4,990.00	\$	195.00	\$ 200.00	23.00%	\$ 4,874.54
1137	479-487	8/27/2007	Zizumbo	Francisco	412 18th St NW	Minot	\$ 7,990.00	\$	195.00	\$ 200.00	23.00%	\$ 3,852.17
1138	488-496	8/29/2007	Strich	Camill	1510 16th Ave SW	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,667.21
1139	497-503	8/29/2007	Morales	Kevin	822 University Ave W	Minot	\$ 3,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,147.40
1140	504-508	8/31/2007	Beard	Leonard	900 21st Ave NW #9	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,624.57
1141	509-513	9/1/2007	Marcellais	Loretta	P.O. Box 543	Rolla	\$ 1,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,833.00
1142	514-518	9/3/2007	Sorenson	Candice	537 Diamond St P.O. Box 37	Palermo	\$ 5,990.00	\$	195.00	\$ 200.00	21.00%	\$ 3,155.65
1143	519-523	9/4/2007	Schott	Andrew or Jessica	171 Winding Way Apt 2	MAFB	\$ 2,990.00	\$	195.00	\$ 200.00	21.00%	\$ 3,642.97
1144	524-528	9/7/2007	Dissette	Rebecca	800 31st Ave SE Lot #915	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,667.71
1145	529-533	9/8/2007	Cowell	Keith	6770 County Rd 12 West	Minot	\$ 6,600.00	\$	195.00	\$ 200.00	18.00%	\$ 1,918.96
1146	534-542	9/8/2007	Hanen	Douglas	1307 10th St W	Williston	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,436.29
1147	543-551	9/12/2007	Kallias	Leon or Peggy	400 Owens St	Burlington	\$ 2,990.00	\$	195.00	\$ -	Not Stated	\$ 1,589.22
1148	552-556	9/14/2007	Craig	Vida	P.O. Box 522	Mandaree	\$ 5,990.00	\$	195.00	\$ 200.00		\$ 2,046.88
1149	557-561	9/14/2007	Kinkaid	Mathew or Jessica	610 6th St. SW #4	Minot	\$ 5,990.00	\$	195.00	\$ -	25.00%	\$ 1,768.97
1150	562-570	9/21/2007	Belanus	George or Josephine Davison	P.O. Box 481	Velva	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,400.51
1151	571-575	9/21/2007	Anderson	Cheryl	P.O. Box 233 5110 Hwy 2 East	Minot	\$ 6,290.00	\$	195.00	\$ 200.00	25.00%	\$ 3,418.43
1152	576-580	9/22/2007	Nelson	Benjamin or Amber	700 3rd St NW	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,410.78
1153	581-585	9/27/2007	Hill-Codrington	Nicole	1012 Soo St	Minot	\$ 3,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,771.89
1154	586-593	9/27/2007	Mayer	Selena	1208 Eisenhower Dr	Minot	\$ 5,290.00	\$	195.00	\$ 200.00	25.00%	\$ 2,566.34
1155	594-602	9/28/2007	Laducer	Mark	401 18th Ave SE Apt A	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,452.03
1156	603-607	9/28/2007	Ferris	Curtis	P.O. Box 883 BIA Road #5	Rolla	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,520.19
1157	608-616	10/5/2007	Bengstad	Lisa	110 8th St NW	Minot	\$ 6,990.00	\$	195.00	\$ -	25.00%	\$ 3,079.12
1158	617-625	10/6/2007	Greene	JoAnn	P.O. Box 1982	Belcourt	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,837.63

Contract	Document	Date	Last Name	First Name	Street	City	Net Cash		Doc Admin		Stated	Stated
							Price		Fees	Loan Fee	Interest	Finance
1159	626-630	10/8/2007	Caley	Jessica or Monty Griffeth	5110 Hwy 2 E #B12	Minot	\$ 7,990.00	\$	195.00	\$ 200.00	21.90%	\$ 2,828.98
1160	631-636	10/9/2007	Ihli	Jerry	1602 E Bundick Expy	Minot	\$ 5,990.00	\$	195.00	\$ -	15.00%	\$ 815.86
1161	537-641	10/12/2007	Beard	Linette	900 21st Ave NW Apt #9	Minot	\$ 2,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,486.51
1162	642-646	10/15/2007	Rosado	Vanessa	6100 54th Ave. SE	Minot	\$ 1,195.00	\$	195.00	\$ 200.00	21.00%	\$ 197.46
1163	647-654	10/16/2007	Johnson	Audrey or Waylon Hall	P.O. Box 994	New Town	\$ 8,990.00	\$	195.00	\$ 200.00	21.90%	\$ 2,941.06
1164	655-659	10/22/2007	Fingernail	Beatrice	P.O. Box 251	New Town	\$ 7,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,142.20
1165	660-664	11/6/2007	Haman	Dan	1929 Hiawatha St	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,155.65
1166	665-672	11/9/2007	White Thunder	Jacqueline	P.O. Box 1120	New Town	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,911.11
1168	681-689	11/13/2007	Elbrecht	Anthony	1609 12th St NW Apt B	Minot	\$ 4,960.00	\$	195.00	\$ 200.00	25.00%	\$ 2,201.20
1167	673-680	11/18/2007	Poitra	Nancy or Richard LaFromson	1609 East Berwick Expy	Minot	\$ 5,960.00	\$	195.00	\$ 200.00	25.00%	\$ 2,525.58
1169	690-696	11/20/2007	Kupser	Kayla or Peggy	405 31st Ave SE #8	Minot	\$ 4,200.00	\$	195.00	\$ -	25.00%	\$ 586.47
1170	697-701	11/21/2007	Richter	Jennifer	514 2nd Ave SE #5	Minot	\$ 4,490.00	\$	195.00	\$ 200.00	19.00%	\$ 3,571.91
1171	702-706	11/27/2007	Johnson	Dusty	P.O. Box 1365	New Town	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,644.76
1172	707-711	11/30/2007	Elbrecht	Anthony	1609 12th St NW Apt B	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,795.06
1173	712-716	12/3/2007	Vormestrand	Alan	1106 77th St N	Upham	\$ 3,960.00	\$	195.00	\$ 200.00	19.00%	\$ 1,978.29
1174	717-721	12/7/2007	Kaas	Courtney	701 19th Ave SE #14	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,467.31
1175	722-726	12/11/2007	Hennessy	Sharon	520 11th St NE	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,875.01
1176	727-730	12/14/2007	Johnson	Sally or Audrey	8650 41st St NW	New Town	\$ 2,190.00	\$	-	\$ -	21.00%	\$ 257.03
1177	731-735	12/28/2007	Thorton	Ashley	420 Hwy 23W P.O. Box 775	New Town	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,754.19
1178	736-740	12/29/2007	Logan	Damon or Rachel Vandel	520 12th St SW	Minot	\$ 10,450.00	\$	195.00	\$ -	17.00%	\$ 4,299.96
1179	741-745	1/2/2008	Rhoades	Ralph	1325 27th St SE	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,667.71
1180	746-754	1/3/2008	Urban	Kelli	919 Park St	Minot	\$ 3,490.00	\$	195.00	\$ 200.00	19.00%	\$ 2,519.12
1181	755-758	1/10/2008	Conger	Arianna	302 1st St SW	Towner	\$ 3,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,147.40
1183	764-768	1/11/2008	Cotant	Andrew	606 19th Ave SE Apt #9	Minot	\$ 7,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,773.64
1182	759-763	1/12/2008	Schwantz	Shane or Kristin	405 31st Ave SE #2	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,403.08
1184	769-773	1/15/2008	Salamanca	Martha	625 15th Street SE #63	Minot	\$ 5,990.00	\$	195.00	\$ 400.00	25.00%	\$ 173.48
1185	774-778	1/16/2008	Kinchen	Damon and Joann	1818 5th St SE #1	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,436.29
1186	779-787	1/24/2008	Aleftras	Charlee	701 9th St NW	Minot	\$ 5,490.00	\$	195.00	\$ 200.00	25.00%	\$ 2,441.25
1187	788-792	1/24/2008	Hegedus	Melissa	1015 27th St SE Lot 79	Minot	\$ 5,690.00	\$	195.00	\$ 200.00	25.00%	\$ 2,574.97
1188	793-801	1/25/2008	Steele	Sally or Travis	P.O. Box 994	New Town	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,322.88
1189	802-808	1/29/2008	Smith	Jeremy	800 31st Ave SE Lot #905	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,017.40
1190	809-817	1/29/2008	Chiefstick	Jessica	1509 Sunset Blvd	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,452.03
1191	818-822	1/31/2008	Trottier	Crystal or Darrick	1200 8th St NW	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,322.84
1192	823-827	2/5/2008	Makiao-Lee	Krissy or Justin	102-1 Wapely Way	MAFB	\$ 4,490.00	\$	195.00	\$ 200.00	21.00%	\$ 4,041.27

Contract	Document	Date	Last Name	First Name	Street	City	Net Cash		Doc Admin		Stated	Stated
							Price		Fees	Loan Fee	Interest	Finance
											Rate	Charge
1193	828-832	2/5/2008	Backer	Amy	216 12th Ave SE	Minot	\$ 7,990.00	\$	195.00	\$ 200.00	21.00%	\$ 3,439.08
1194	833-837	2/5/2008	Counts	Karen	P.O. Box 126	Dunseith	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,322.84
1195	838-841	2/7/2008	Shoots the Enemy	Angela	201 5th St N	New Town	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,372.28
1196	842-846	2/8/2008	Estabrook	Shirley or Matthew	1515 12st NW Apt #1	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,577.67
1197	847-851	2/9/2008	Demery	Francis	P.O. Box 1297	Belcourt	\$ 3,490.00	\$	195.00	\$ 200.00	21.00%	\$ 1,926.51
1198	852-856	2/14/2008	Hall	Stefanie	P.O. Box 436	New Town	\$ 4,990.00	\$	195.00	\$ 200.00	19.00%	\$ 3,497.63
1199	857-861	2/18/2008	Haugen	Tate or Michelle	915 6th Ave E	Williston	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,430.46
1200	862-866	2/22/2008	Hawkinson	Caroline	580 Carrolton Court	Grand Forks	\$ 5,490.00	\$	195.00	\$ 200.00	21.00%	\$ 1,134.82
1201	867-870	2/23/2008	Poitra	Nolan	P.O. Box 607	Dunseith	\$ 4,500.00	\$	195.00	\$ -	15.00%	\$ 359.28
1202	871-875	2/25/2008	Leier	Heather	1325 27th St SE #1015	Minot	\$ 5,790.00	\$	195.00	\$ 200.00	23.00%	\$ 2,548.04
1203	876-880	2/29/2008	Gibbs	Richard or Nancy	P.o. Box 773	Stanley	\$ 5,990.00	\$	195.00	\$ 200.00	23.00%	\$ 2,433.91
1204	881-885	3/3/2008	Wynne	Tim	225 18th Ave SE #3	Minot	\$ 5,800.00	\$	195.00	\$ 200.00	21.00%	\$ 1,954.32
1205	886-890	3/8/2008	Gosnell	Camilla	P.O. Box 1241	New Town	\$ 5,300.00	\$	195.00	\$ 200.00	23.00%	\$ 1,253.46
1207	896-900	3/10/2008	Diaz	Paige or Pedro	615 Colton Ave #27	Burlington	\$ 6,500.00	\$	195.00	\$ 200.00	25.00%	\$ 2,596.75
1206	891-895	3/13/2008	Greenman	Kay Lynn	1304 15th Ave NW #1304	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,289.87
1208	901-905	3/17/2008	Keyes	Kassandra	P.O. Box 1433	New Town	\$ 7,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,274.99
1209	906-914	3/19/2008	Magnuson	Kenny or Jammie Nelson	314 3rd St NW	Rugby	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 199.11
1210	915-919	3/21/2008	Estabrook	William	101 16th St SE	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,167.92
1211	920-924	3/21/2008	Davis	Ronald or Kimberly	2801 Hawken St #17	Bismarck	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,473.60
1212	925-929	3/21/2008	Schaan	Galen	1325 27th St SE #121	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,452.03
1213	930-933	3/24/2008	Twinn	Michael	P.O. Box 703 2175 Benson	Tioga	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,948.02
1216	944-948	3/28/2008	Mathis	Mike	308 6th St NW	Minot	\$ 5,900.00	\$	195.00	\$ -	15.00%	\$ 1,584.41
1214	934-938	3/31/2008	Rodriquez	Rosenda	1816 S Main #40	Minot	\$ 3,990.00	\$	195.00	\$ 200.00	21.00%	\$ 3,205.07
1215	939-943	4/12/2008	Suprenant	Denis	800 64th Ave NE #28	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,904.95
1217	949-953	4/14/2008	Driver	Clorine	8689 39th St NW	New Town	\$ 5,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,322.84
1218	954-958	4/18/2008	Hoise	Aaron and Valeri	605 11th St NE	Minot	\$ 7,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,470.78
1219	959-963	4/25/2008	Maukay	Nicholas or Misti	2901 7th St SW #21	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,322.84
1220	964-968	4/29/2008	Wallace	Doral	5110 Hwy 2E Lot A11	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,624.57
1221	969-973	4/29/2008	Page	Desmond	612 24th St NW	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,883.38
1222	974-978	5/5/2008	DeCotceau	Teri	P.O. Box 436	Dunseith	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,322.84
1223	979-983	5/7/2008	Brown	Wanda	P.O. Box 84	Stanley	\$ 7,000.00	\$	195.00	\$ 200.00	21.00%	\$ 2,403.26
1224	984-988	5/12/2008	Phelan	Maranda	P.O. Box 372	New Town	\$ 6,490.00	\$	195.00	\$ 200.00	18.00%	\$ 2,570.02
1225	989-993	5/17/2008	Greene	JoAnn	P.O. Box 1982	Belcourt	\$ 5,190.00	\$	195.00	\$ 200.00	18.00%	\$ 4,045.21
1226	994-998	5/19/2008	Faine	Joe	800 31st Ave SE #813	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,214.79

Contract	Document	Date	Last Name	First Name	Street	City	Net Cash		Doc Admin		Stated	Stated
							Price		Fees	Loan Fee	Interest	Finance
											Rate	Charge
1227	999-1007	5/19/2008	Alfond	Allen or Regina	406 31st Ave SE Lot 438	Minot	\$ 2,990.00	\$	195.00	\$ 200.00	18.00%	\$ 3,385.51
1228	1008-1012	5/30/2008	Krueger	Timmy	501 22nd St NW	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	23.00%	\$ 2,020.65
1229	1013-1017	5/30/2008	Zizumbo	Francisco	412 18th St NW	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,025.40
1230	1018-1025	5/31/2008	Thiel	Nicole	800 31st Ave SE #903	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,381.70
1231	1026-1030	6/6/2008	Ballou	Nicolle	900 21st Ave NW #6	Minot	\$ 7,990.00	\$	195.00	\$ 200.00	18.00%	\$ 2,346.92
1232	1031-1035	6/12/2008	McLain	Tammy	2101 3rd St NW #311	Minot	\$ 7,490.00	\$	195.00	\$ 200.00	25.00%	\$ 3,562.77
1233	1036-1039	6/13/2008	Parsien	Iris	P.O. Box 178	Dunseith	\$ 7,200.00	\$	69.50	\$ -	18.00%	\$ 804.40
1234	1040-1044	6/14/2008	Hunter	Roland	302 E Central Ave #4	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,822.21
1237	1055-1062	6/23/2008	Bruce-Belgard	Helen	1015 27th St E #59	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	15.00%	\$ 2,214.79
1236	1050-1054	6/24/2008	Rye	Melissa	2900 Valley St #22	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,951.55
1235	1045-1049	6/25/2008	Heart	Kamie	407 9th St. N P.O. Box 578	New Town	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,257.96
1238	1063-1071	6/28/2008	Johnson	Jeff or Donna	625 Pleasant St	Harvey	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,017.40
1239	1072-1080	6/30/2008	Weber	Buffy or William	310 27th Ave NW #1	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	18.00%	\$ 2,753.18
1241	1081-1085	7/17/2008	Shenadowshi	Vaughn or Sanah Bennett	808 6th St NW	Minot	\$ 7,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,773.64
1242	1086-1090	7/29/2008	Raymundo	Manuel	720 5th St NE	Minot	\$ 1,990.00	\$	195.00	\$ 200.00	18.00%	\$ 3,329.88
1243	1091-1098	7/31/2008	Paul	Barbara	P.O. Box 1145/800 A Brook He	New Town	\$ 6,490.00	\$	195.00	\$ 200.00	25.00%	\$ 2,754.19
1244	1099-1103	7/31/2008	Logan	Justin or Damon	520 12th St SW	Minot	\$ 6,224.58	\$	-	\$ -	18.00%	\$ 2,210.34
1245	1104-1108	8/4/2008	Gronzolez	Doriya	100 Linden Court Apt #2	MAFB	\$ 6,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,506.41
1246	1109-1113	8/5/2008	Phelan	Louann	5502 1st St NW	Mundaree	\$ 7,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,330.17
1247	1114-1118	8/9/2008	Young	Carrie	1015 3rd Ave NE	Minot	\$ 4,490.00	\$	195.00	\$ 200.00	25.00%	\$ 177.85
1249	1122-1129	8/12/2008	Dixon	Tana	P.O. Box 465	Panshall	\$ 6,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,417.51
1250	1130-1138	8/12/2008	Libka	Karrie	500 30th Ave NW #71	Minot	\$ 3,790.00	\$	195.00	\$ -	18.00%	\$ 3,061.37
1251	1139-1146	8/22/2008	Hage	Donna	2101 3rd ST NW #412	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	21.00%	\$ 1,829.43
1252	1147-1151	8/24/2008	Thongphet	John	2901 7th St. SW #21	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,452.03
1253	1152-1156	8/25/2008	Brady	Jon or Rebecca	P.O. Box 964	New Town	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,754.19
1254	1157-1165	8/25/2008	Gillette	Stephanie	P.O. Box 1104	New Town	\$ 7,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,754.19
1255	1166-1170	8/27/2008	Phelan	Adele	P.O. Box 613	Mundaree	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,322.84
1256	1171-1175	8/30/2008	Volochenko	Jessica	815 40th ST SE	Minot	\$ 2,490.00	\$	195.00	\$ 200.00	18.00%	\$ 1,800.17
1257	1176-1179	9/2/2008	Lawrence	Gary Wayne	210 3rd ST East	Westhope	\$ 5,690.00	\$	195.00	\$ 200.00	25.00%	\$ 1,508.38
1258	1180-1184	9/3/2008	Hasse	Heather	1030 5th Ave SW #25	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,588.12
1259	1185-1192	9/3/2008	Schafer	Amanda or Gary Lundt	2604 1st Ave SW	Minot	\$ 6,490.00	\$	195.00	\$ 200.00	25.00%	\$ 3,678.66
1260	1193-1197	9/4/2008	Rummerfield	Connie	310 2nd St SE #608	Minot	\$ 3,090.00	\$	195.00	\$ -	15.00%	\$ 2,722.10
1261	1198-1202	9/12/2008	Hansen	Matt or Alicia	14 11th Ave SE #B	Minot	\$ 3,990.00	\$	195.00	\$ 200.00	18.00%	\$ 3,697.19
1262	1203-1211	9/16/2008	Frederick	Howard or Nanette	1921 6th ST SE Apt #1	Minot	\$ 5,490.00	\$	195.00	\$ 200.00	25.00%	\$ 2,441.25

Contract	Document	Date	Last Name	First Name	Street	City	Net Cash		Doc Admin		Stated	Stated
							Price		Fees	Loan Fee	Interest	Finance
											Rate	Charge
1263	1212-1216	9/17/2008	Hickman	Lynden	13001 2nd St NW #51	Minot	\$ 6,400.00	\$	195.00	\$ 200.00	18.00%	\$ 2,024.48
1264	1217-1221	9/17/2008	Lawrence	Kimberly	300 16th Ave SW #15	Minot	\$ 5,490.00	\$	195.00	\$ 200.00	25.00%	\$ 3,061.51
1265	1222-1226	9/17/2008	Gulbranson	Milton or Joann	1501 46th ST SE	Minot	\$ 5,490.00	\$	195.00	\$ 200.00	25.00%	\$ 2,656.92
1266	1227-1231	9/22/2008	Azune	Jessica	P.O. Box 543	Rolla	\$ 7,490.00	\$	195.00	\$ 200.00	18.00%	\$ 2,075.73
1267	1232-1236	9/24/2008	Chiefstick	Jessica	1509 Sunset Blvd	Minot	\$ 2,990.00	\$	195.00	\$ 200.00	18.00%	\$ 2,991.41
1268	1237-1241	9/25/2008	Badger	Nicole	921 39th St SE	Minot	\$ 8,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,379.44
1269	1242-1249	9/30/2008	Smith	Brenda	429 5th St P.O. Box 1172	New Town	\$ 7,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,754.19
1270	1250-1254	10/2/2008	Smith	Joshua	6 N Main #4	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,581.44
1272	1264-1272	10/9/2008	Morales	Kevin	525 22nd Ave NW Apt #D62	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	18.00%	\$ 2,015.28
1271	1255-1263	10/10/2008	Kallias	Leon or Peggy	400 Owens St	Burlington	\$ 2,790.00	\$	195.00	\$ 200.00	18.00%	\$ 2,557.55
1273	1273-1277	10/16/2008	Bengstad	Lisa or Ole	110 8th St NW	Minot	\$ 2,490.00	\$	195.00	\$ 200.00	18.00%	\$ 2,871.28
1274	1278-1282	10/17/2008	Joshua	Amy or James Hood	1000 Valley View Drive	Minot	\$ 6,700.00	\$	195.00	\$ -	21.00%	\$ 2,542.49
1275	1283-1289	10/17/2008	Benger	Troy	413 16th St NW	Minot	\$ 6,500.00	\$	195.00	\$ 200.00	21.00%	\$ 1,154.10
1276	1290-1298	10/22/2008	Kroh	Bernon or Autumn	521 25th Ave NW	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,214.79
1277	1299-1303	10/29/2008	Smith	Chrystanza	117 11th Ave NE	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,667.71
1278	1304-1308	11/3/2008	Austin	Sandra	1852 16th St SW Lot #2	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,904.95
1279	1309-1312	11/4/2008	Lint	Corrine	2101 3rd ST NW #424	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,667.71
1280	1313-1317	11/6/2008	Mackay	Misti and Nicholes	820 3rd Ave NW	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,556.21
1281	1318-1322	11/13/2008	Alg	James	1325 27th ST SE #810	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	21.00%	\$ 221.37
1282	1323-1327	11/17/2008	Brady	Jon or Rebecca	P.O. Box 964	New Town	\$ 8,490.00	\$	195.00	\$ 200.00	21.00%	\$ 2,738.18
1283	1328-1335	11/22/2008	Rodriquez	Daniel	P.O. Box 504	Surrey	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,452.03
1284	1336-1340	11/25/2008	Bruce	Shawn or Laura	4695 N 15th Ave	Velva	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,904.95
1285	1341-1345	11/26/2008	Duvall	Loretta	509 24th Ave NW	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,667.71
1286	1346-1350	11/26/2008	Phelan	Maranda	P.O. Box 372	New Town	\$ 6,990.00	\$	195.00	\$ 200.00	18.00%	\$ 2,075.73
1287	1351-1355	11/28/2008	Foster	William or Janet	1015 27th St SE #88	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,755.82
1288	1356-1361	12/2/2008	Ihli	Jerry	1602 E Bundick Expy	Minot	\$ 1,800.00	\$	-	\$ -	15.00%	\$ 591.69
1289	1362-1366	12/6/2008	Streich	DeAnn or Barbara	625 15th St SE #151	Minot	\$ 5,490.00	\$	195.00	\$ 200.00	21.00%	\$ 2,194.64
1290	1367-1372	12/9/2008	Magnuson	Kenny	713 S Main Ave	Rugby	\$ 5,490.00	\$	195.00	\$ 200.00	18.00%	\$ 2,856.81
1291	1372-1376	12/9/2008	Rau	Joshua	654 2nd Ave	Landford	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,120.63
1292	1377-1381	12/10/2008	Frederick	Howard or Nanette	1921 6th St SE Apt #11	Minot	\$ 8,500.00	\$	195.00	\$ 200.00	25.00%	\$ 3,621.21
1293	1382-1386	12/11/2008	Green	Daniel or Tachael Parizek	1852 16th ST SW #96	Minot	\$ 7,290.00	\$	195.00	\$ 200.00	21.00%	\$ 2,689.91
1294	1387-1391	12/13/2008	Zahn	Lois	6880 Country #12W	Minot	\$ 14,900.00	\$	195.00	\$ 200.00	18.00%	\$ 5,284.90
1296	1397-1401	12/16/2008	Gibbs	Richard or Nancy	P.O. Box 773	Stanley	\$ 10,990.00	\$	195.00	\$ 200.00	18.00%	\$ 2,995.12
1295	1392-1396	12/22/2008	Bergen	Troy	4131 16th St NW	Minot	\$ 2,990.00	\$	195.00	\$ 200.00	19.50%	\$ 2,487.29

Contract	Document	Date	Last Name	First Name	Street	City	Net Cash		Doc Admin		Stated	Stated
							Price		Fees	Loan Fee	Interest	Finance
											Rate	Charge
1297	1402-1406	12/24/2008	Schafer	Amanda or Gary Lundt	2604 1st Ave SW	Minot	\$ 7,990.00	\$	195.00	\$ 200.00	21.00%	\$ 3,231.27
1298	1407-1411	12/29/2008	Reing	ReAnna or Dave	924 24th Ave NW	Minot	\$ 6,000.00	\$	195.00	\$ -	15.00%	\$ 2,618.15
1299	1412-1419	1/2/2009	Meredith	Christopher	2410 4th St NW Apt #5	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	19.50%	\$ 1,852.26
1300	1420-1427	1/7/2009	Phelan	Louann or LeeAnna Nation	P.O. Box 515	Mandura	\$ 5,490.00	\$	195.00	\$ 200.00	21.00%	\$ 2,096.84
1301	1428-1432	1/10/2009	Burton	Michael	1309 7th Ave NE	Minot	\$ 6,390.00	\$	195.00	\$ 200.00	18.00%	\$ 3,083.64
1304	1438-1442	1/14/2009	Vaughan	Michael	Unit 1157 278 Dorm	MAFB	\$ 7,990.00	\$	195.00	\$ -	25.00%	\$ 3,250.03
1305	1443-1446	1/19/2009	Hartleib	Kent or Rhonda	5110 Hwy 2E Lot D-17	Minot	\$ 3,000.00	\$	195.00	\$ 200.00	25.00%	\$ 714.93
1306	1447-1451	1/20/2009	Smith	Stephanie	616 22nd St NW	Minot	\$ 5,490.00	\$	195.00	\$ 200.00	25.00%	\$ 3,142.90
1307	1452-1456	1/21/2009	Walters	Scott	800 31st Ave SE #913	Minot	\$ 6,490.00	\$	195.00	\$ 200.00	18.00%	\$ 2,173.57
1308	1457-1460	1/22/2009	Paul	Barbara	P.O. Box 1145/800 A Brook He	New Town	\$ 2,990.00	\$	195.00	\$ 200.00	21.00%	\$ 3,302.03
1309	1461-1465	1/24/2009	Bruce Belgande	Helen	1015 27th St SE #59	Minot	\$ 4,490.00	\$	195.00	\$ 200.00	18.00%	\$ 3,284.26
1310	1466-1470	1/26/2009	Christoplenson	Ronald	2101 3rd St NW Lot 424	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,538.30
1311	1471-1474	1/26/2009	Frank	Melvin	P.O. Box 1183	Rolla	\$ 8,990.00	\$	195.00	\$ 200.00	21.00%	\$ 2,631.29
1303	1433-1437	1/27/2009	Johnson	Mike	P.O. Box 112	Westhope	\$ 6,490.00	\$	195.00	\$ 200.00	25.00%	\$ 3,109.84
1312	1475-1480	1/29/2009	Keyes	Kassandra	117 4th Ave NE	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	21.00%	\$ 1,562.39
1313	1481-1485	1/29/2009	Smith-Duncan	Samantha	105 7th St SE	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,603.00
1314	1486-1490	1/30/2009	Roberts	Gregory	502 Parkway Drive	Minot	\$ 8,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,917.60
1315	1491-1495	1/30/2009	Gerle	Angela	1118th Ave SE	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,120.63
1316	1496-1500	1/31/2009	Graham	Vita or Michael	105 7th St SE	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,667.71
1317	1501-1505	1/31/2009	Hilt	Charlene	1725 2nd Ave SW Apt 218	Minot	\$ 4,990.00	\$	195.00	\$ 200.00	21.00%	\$ 1,829.43
1318	1506-1510	2/3/2009	Woody	Tamana or Charles	3105 14 Ave SE	Minot	\$ 6,490.00	\$	195.00	\$ 200.00	25.00%	\$ 1,848.85
1319	1511-1515	2/5/2009	Charboneau	Melissa	P.O. Box 1183	Rolla	\$ 5,990.00	\$	195.00	\$ 200.00	21.00%	\$ 3,668.27
1320	1516-1520	2/7/2009	Farrell	Jayme or Luitouio Faaaliga	901 2nd Ave NW	Minot	\$ 8,990.00	\$	195.00	\$ 200.00	21.00%	\$ 1,968.39
1321	1521-1525	2/9/2009	Zizumbo	Francisco	412 18th St NW	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	18.00%	\$ 4,396.05
1322	1526-1530	2/9/2009	Miller	Paola	2063 8th St NW	Minot	\$ 8,490.00	\$	195.00	\$ 200.00	18.00%	\$ 3,816.89
1323	1531-1535	2/13/2009	Benjamin	Kisi	613 4th St NE Apt A	Minot	\$ 8,990.00	\$	195.00	\$ 200.00	21.00%	\$ 4,369.64
1324	1536-1539	2/13/2009	Laducer	Peter	P.O. Box 322	Belcourt	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 1,512.45
1325	1540-1544	2/16/2009	Morin	Sandra	RR1 41M	Dunseith	\$ 9,990.00	\$	195.00	\$ 200.00	21.00%	\$ 3,525.51
1326	1545-1549	2/16/2009	McDaniel	Brandy	1304 3rd St NE Apt #1	Minot	\$ 7,990.00	\$	195.00	\$ 200.00	19.00%	\$ 1,489.25
1327	1550-1554	2/16/2009	Bencier	Jodell	1442 7th St SW	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,667.71
1328	1555-1559	2/17/2009	Ringham	William	Pioneer Hall 104 MSA	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,904.95
1329	1560-1564	2/18/2009	Lundy	Kari	441 1st Ave NW	Minot	\$ 7,490.00	\$	195.00	\$ 200.00	21.00%	\$ 2,323.09
1330	1565-1569	2/23/2009	Fossen	Jackie	102 128th Ave NW Lot 11	Minot	\$ 9,990.00	\$	195.00	\$ 200.00	25.00%	\$ 4,533.33
1331	1570-1574	2/25/2009	Wolf	Rhonda or Mychael Smith	1525 12th St SW Apt #4	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,452.03

Contract	Document	Date	Last Name	First Name	Street	City	Net Cash		Doc Admin		Stated	Stated
							Price		Fees	Loan Fee	Interest	Finance
											Rate	Charge
1332	1575-1579	2/26/2009	Kimball	Tina	312 1st Ave W	Sawyer	\$ 5,490.00	\$	195.00	\$ 200.00	25.00%	\$ 2,376.11
1333	1580-1584	2/27/2009	Seay	Erik or Sarah	217 13th Ave SE	Minot	\$ 7,990.00	\$	195.00	\$ 200.00	21.00%	\$ 3,015.92
1335	1589-1594	3/4/2009	Hamie	Lyle or Darcy Voeller	14 11th Ave SE	Minot	\$ 8,990.00	\$	195.00	\$ 200.00	21.00%	\$ 3,504.36
1336	1594-1598	3/5/2009	Bernsteen	Loralee and Kristine Woodell	1415 W university Ave	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,452.03
1339	1609-1613	3/5/2009	Molina	Christopher	101 37th Ave SE	Minot	\$ 7,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,716.93
1337	1599-1603	3/6/2009	Humphney	Trudy	2111 8th ST NW #3-B	Minot	\$ 7,490.00	\$	195.00	\$ 200.00	18.00%	\$ 3,465.59
1338	1604-1608	3/6/2009	Hulm	Tracey	#1 6th St SW #10	Minot	\$ 5,500.00	\$	195.00	\$ 200.00	21.00%	\$ 2,091.50
1334	1585-1588	3/10/2009	West	Terome	2601 Burdick Expy W #16	Minot	\$ 9,990.00	\$	195.00	\$ 200.00	25.00%	\$ 686.42
1340	1614-1618	3/10/2009	White Thunder	Jacqueline	P.O. Box 1120	New Town	\$ 4,990.00	\$	195.00	\$ 200.00	25.00%	\$ 810.44
1341	1619-1623	3/23/2009	Cabana	Robert	1526 12th St NW	Minot	\$ 4,990.00	\$	195.00	\$ 300.00	19.50%	\$ 2,841.28
1342	1624-1628	3/26/2009	Giese	Justin	1601 Sunset Blvd	Minot	\$ 6,200.00	\$	195.00	\$ 300.00	25.00%	\$ 2,590.28
1343	1629-1633	3/26/2009	Albers	Hope	616 18th Ave SE Apt #2	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,948.09
1344	1634-1638	4/2/2009	Lafrombois	Nancy or Richard	1609 E Bardick Expy	Minot	\$ 5,490.00	\$	195.00	\$ -	18.00%	\$ 3,388.83
1345	1639-1643	4/2/2009	Ricker	Dawn	414 12th Ave SW	Minot	\$ 5,990.00	\$	195.00	\$ 300.00	25.00%	\$ 1,875.44
1346	1644-1648	4/2/2009	Giovannetti	Daniela	701 19th Ave SE Apt #10	Minot	\$ 3,490.00	\$	195.00	\$ 300.00	25.00%	\$ 1,121.09
1347	1649-1657	4/3/2009	Adams	Sherree	2061 8th St NW	Minot	\$ 6,490.00	\$	195.00	\$ 300.00	25.00%	\$ 2,721.63
1348	1658-1662	4/4/2009	Allickson	Dale	2101 3rd St NW #614	Minot	\$ 7,000.00	\$	195.00	\$ -	18.00%	\$ 2,274.71
1349	1663-1671	4/7/2009	Clark	John	2155 Main St Apt #6	Minot	\$ 4,990.00	\$	195.00	\$ 300.00	25.00%	\$ 1,799.62
1350	1672-1676	4/8/2009	Carbajol	Emma Louise or Gloria	807 Valley St	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,948.09
1351	1677-1680	4/13/2009	Boomgaarden	Leah Michelle	523 11th St NE	Minot	\$ 5,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,236.35
1352	1681-1685	4/15/2009	Morales	Kevin	525 22nd Ave NW Apt #D62	Minot	\$ 1,990.00	\$	195.00	\$ 200.00	18.00%	\$ 2,535.97
1353	1686-1693	4/20/2009	Boger	Michael	1325 27th ST SE Lot 819	Minot	\$ 6,990.00	\$	-	\$ 300.00	25.00%	\$ 2,432.62
1355	1699-1703	4/24/2009	Boger	Pam or Michael	7901 22nd Ave NW 6-A	Minot	\$ 4,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,473.60
1354	1694-1698	4/28/2009	Branden	Thora	1340 2nd St SE	Minot	\$ 5,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,495.17
1356	1704-1711	4/30/2009	Davis	Michquael or Whitney Butler	1105 Delmuk Court #2	Minot	\$ 7,490.00	\$	195.00	\$ 300.00	25.00%	\$ 3,735.20
1357	1712-1715	5/4/2009	Ross	Dennis or Penny Kupser	405 31st Ave SE #8	Minot	\$ 3,340.00	\$	195.00	\$ -	19.00%	\$ 581.59
1358	1716-1720	5/21/2009	Jasinski	Marian	710 11th St NE	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	21.00%	\$ 4,798.12
1359	1721-1725	5/28/2009	Surprenant	Margaret or Guy	800 64th Ave NE #28	Minot	\$ 9,990.00	\$	195.00	\$ 300.00	18.00%	\$ 4,503.64
1360	1726-1730	5/28/2009	Brossart	Lance or Juliana	501 Benthold St NE	Belcourt	\$ 8,990.00	\$	195.00	\$ 300.00	21.00%	\$ 3,183.38
1362	1736-1744	5/28/2009	DeGroat	Lisa	3100 11th Ave SE Lot E12	Minot	\$ 5,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,926.52
1361	1731-1735	5/29/2009	Kallias	Leon or Peggy	400 Owens St	Des Las	\$ 6,990.00	\$	195.00	\$ -	18.00%	\$ 4,744.72
1363	1745-1749	6/5/2009	Fingernail	Beatrice	P.O. Box 251	New Town	\$ 4,990.00	\$	195.00	\$ 300.00	21.00%	\$ 1,332.66
1364	1750-1754	6/5/2009	Johnson	Jeff or Donna	1800 Allen Ave Apt D-2	Harvey	\$ 3,990.00	\$	195.00	\$ 300.00	21.00%	\$ 3,770.33
1365	1755-1763	6/8/2009	Foster	William or Janet	1015 27th St SE Lot 88	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,791.45

Contract	Document	Date	Last Name	First Name	Street	City	Net Cash		Doc Admin		Stated Interest Rate	Stated Finance Charge
							Price		Fees	Loan Fee		
1366	1764-1768	6/9/2009	Butterfield	Eva	510 18th Ave SE #1	Minot	\$ 6,200.00	\$	195.00	\$ 300.00	21.00%	\$ 2,139.60
1367	1769-1773	6/12/2009	Vallie	Corey	P.O. Box 866	Belcourt	\$ 9,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,013.01
1368	1774-1778	6/18/2009	Shaw	Holly	405 31st Ave SE #33	Minot	\$ 5,490.00	\$	195.00	\$ 300.00	21.00%	\$ 2,770.80
1369	1779-1782	6/28/2009	Starr	Tiffany	P.O. Box 1245	New Town	\$ 3,990.00	\$	195.00	\$ 300.00	25.00%	\$ 1,035.04
1370	1783-1787	6/30/2009	Boger	Michael	1325 27th ST SE Lot 819	Minot	\$ 6,000.00	\$	195.00	\$ -	18.00%	\$ 4,897.03
1371	1488-1792	7/7/2009	Heffington	Barbara	116 1st Ave NW	Surrey	\$ 7,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,452.96
1372	1793-1796	7/9/2009	Schoffstall	Suzanne	1316 5th Ave SE	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	18.00%	\$ 561.74
1373	1797-1801	7/14/2009	Frederick	Blaine or Jaime	301 So St Lot 41	New Town	\$ 5,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,365.98
1374	1802-1806	7/14/2009	Braatz	Anna	120 5th Ave NW #1	Minot	\$ 5,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,797.11
1375	1807-1811	7/15/2009	Wesely	Kenneth	701 4th St SE	Minot	\$ 7,290.00	\$	195.00	\$ 300.00	25.00%	\$ 3,299.64
1376	1812-1816	7/16/2009	Bintliff	Michael or Jeanette	P.O. Box 574	New Town	\$ 7,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,488.77
1377	1817-1821	7/28/2009	Ditmars	Richard or Penny	1126 5th St NE	Minot	\$ 4,990.00	\$	195.00	\$ 300.00	21.00%	\$ 1,686.91
1378	1822-1826	7/29/2009	Kambeitz	Wendy	600 Valley St #2	Minot	\$ 7,490.00	\$	195.00	\$ 300.00	21.00%	\$ 2,622.21
1379	1827-1831	8/5/2009	Wesely	Kenneth	701 4th St SE	Minot	\$ 6,490.00	\$	195.00	\$ 300.00	21.00%	\$ 3,031.96
1380	1832-1835	8/5/2009	Hamre	Phillpor Kasey	14 11th Ave SE Apt B	Minot	\$ 3,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,020.68
1381	1836-1840	8/6/2009	Saxton	Jerry	1117 Main St N	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	23.50%	\$ 2,975.58
1382	1841-1847	8/13/2009	Ihli	Jerry	1602 E Bundick Expy	Minot	\$ 3,300.00	\$	-	\$ -	15.00%	\$ 1,028.77
1383	1848-1852	8/14/2009	Hotte	Dennis	611 7th St SW	Minot	\$ 4,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,257.92
1386	1863-1867	8/19/2009	Castro Lemus	Jorge or Maria D Gonzalez-Soto	501 2nd Ave N Apt #5	Glenburn	\$ 7,490.00	\$	195.00	\$ 200.00	23.00%	\$ 2,660.20
1384	1853-1857	8/21/2009	Getzlaff	Brett	12 Cotton Ave	Burlington	\$ 6,990.00	\$	195.00	\$ 300.00	19.50%	\$ 3,622.55
1385	1858-1862	8/21/2009	Gillette	Stephanie	P.O. Box 1104	New Town	\$ 1,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,817.55
1387	1868-1872	8/24/2009	Desjarlais	Norma	405 12th Ave NE	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,969.65
1388	1873-1876	8/24/2009	Schneider	Mari	5110 Hwy 2 E Lot #A18	Minot	\$ 2,490.00	\$	195.00	\$ 300.00	25.00%	\$ 873.51
1389	1877-1881	8/26/2009	Mathews	Candis	100 PSC 3	MAFB	\$ 7,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,809.27
1390	1882-1886	8/28/2009	Luster	Lee or Kim	506 Park St #3	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,873.66
1391	1887-1891	8/31/2009	Aleftras	Charles	507 8th St NE	Minot	\$ 5,990.00	\$	195.00	\$ 300.00	21.00%	\$ 4,511.64
1392	1892-1896	9/5/2009	Weber	Kathleen	806 3rd St NW	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,473.60
1393	1897-1901	9/5/2009	Archer	Ronald	2324 17th Ave W 206	Williston	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,948.09
1394	1902-1906	9/18/2009	Zurcher	Aaron	1101 Eisanhower Dr	Minot	\$ 7,990.00	\$	195.00	\$ 200.00	25.00%	\$ 3,716.93
1395	1907-1915	9/19/2009	Hawes	Sherri Ann	2301 2nd Ave SW	Minot	\$ 6,990.00	\$	195.00	\$ 200.00	25.00%	\$ 2,689.27
1397	1921-1925	9/19/2009	Jessen	Jay	406 31st Ave SE Lot 306	Minot	\$ 8,490.00	\$	195.00	\$ 200.00	25.00%	\$ 3,368.66
1396	1916-1920	9/22/2009	Mosser	Linda	408 18th Aven SE	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,732.41
1398	1926-1930	9/23/2009	Epperson	Kristina	901 22nd Ave NW Apt A9	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,948.09
1399	1931-1935	9/30/2009	Frederick	Howard or Nanette	1921 6th St SE Apt #11	Minot	\$ 4,690.00	\$	195.00	\$ 300.00	18.00%	\$ 3,396.64

Contract	Document	Date	Last Name	First Name	Street	City	Net Cash		Doc Admin		Stated	Stated
							Price		Fees	Loan Fee	Interest	Finance
											Rate	Charge
1400	1936-1941	10/2/2009	Moore	Aaron	21 2nd Ave SE	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,720.19
1401	1942-1946	10/5/2009	Urban	Kelli	919 Park St	Minot	\$ 4,490.00	\$	195.00	\$ 300.00	21.00%	\$ 3,025.70
1403	1951-1955	10/14/2009	Hicks	Justin	P.O. Box 168	MAFB	\$ 8,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,638.25
1402	1947-1950	10/15/2009	Reck	Kenneth	P.O. Box 851	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	25.00%	\$ 1,033.54
1404	1956-1961	10/19/2009	Branden	Thora	1340 2nd St SE	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	21.00%	\$ 3,163.70
1405	1961-1967	10/20/2009	Gillmore	Timothy or Kandis	6207 9th St NE	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	23.00%	\$ 3,319.40
1410	1993-1998	10/22/2009	Otto	Damon	828 11th Ave NW	Minot	\$ 6,990.00	\$	195.00	\$ -	18.00%	\$ 2,271.55
1406	1968-1974	10/28/2009	Thomson	Kevin	5120 Hwy 2 Lot 21	Minot	\$ 2,600.00	\$	-	\$ -	15.00%	\$ 250.31
1407	1975-1980	10/28/2009	Rodriquez	Daniel	P.O. Box 504	Surrey	\$ 3,490.00	\$	195.00	\$ 300.00	21.00%	\$ 3,041.77
1408	1981-1986	10/30/2009	Behnkies	Richard	1305 31st SE Lot A-2	Minot	\$ 5,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,926.52
1409	1987-1992	10/30/2009	Bakke	Brittney or Loy	1125 8th ST NE Apt #C	Minot	\$ 5,500.00	\$	195.00	\$ -	18.00%	\$ 1,649.13
1411	1999-2002	11/3/2009	Nadeau	Jackie	1424 1st Ave SE	Minot	\$ 2,000.00	\$	195.00	\$ 300.00	21.00%	\$ 353.38
1412	2003-2007	11/10/2009	Leary	Barbara or Vanessa	2512 4th St NW Apt #5	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,613.30
1413	2008-2012	11/14/2009	Getzlaff	Waylon or Erica	2600 Valley St	Minot	\$ 5,990.00	\$	195.00	\$ -	18.00%	\$ 1,954.99
1414	2013-2017	11/20/2009	Fox	Tana	P.O. Box 465	Panshall	\$ 5,490.00	\$	195.00	\$ 300.00	18.00%	\$ 3,582.20
1415	2018-2022	11/23/2009	Seay	Erik or Sarah	217 13th Ave SE	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,809.27
1416	2023-2027	11/30/2009	Sorenson	Clance	P.O. Box 1433	New Town	\$ 5,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,495.17
1417	2028-2032	12/2/2009	Davis	Edward	1130 6th St NW	Minot	\$ 5,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,710.84
1418	2033-2037	12/4/2009	Peterson	Anita or James	421 Main St N	Minot	\$ 6,500.00	\$	195.00	\$ 300.00	18.00%	\$ 1,905.39
1419	2038-2042	12/7/2009	Foster	William	1325 27th St SE #122	Minot	\$ 2,990.00	\$	195.00	\$ -	18.00%	\$ 3,823.68
1420	2043-2047	12/11/2009	Clark	John	215 Main St S Apt #1	Minot	\$ 3,490.00	\$	195.00	\$ -	16.50%	\$ 2,539.11
1421	2048-2052	12/23/2009	Haman	Daniel	1929 Hiawatha St	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	18.00%	\$ 2,799.60
1422	2053-2057	12/28/2009	Meredith	Christopher	2410 4th St NW Apt #5	Minot	\$ 3,990.00	\$	195.00	\$ 300.00	18.00%	\$ 3,263.71
1423	2058-2062	1/4/2010	Howard	Charissa	412 22nd ST NW	Minot	\$ 5,490.00	\$	195.00	\$ 300.00	19.50%	\$ 3,862.92
1424	2063-2067	1/5/2010	Harvey	Kevin	107 Pararie Place Apt #1	MAFB	\$ 6,490.00	\$	195.00	\$ 300.00	25.00%	\$ 2,721.63
1425	2068-2072	1/13/2010	Jackson	Theresa Ann	4010 S Main St Apt A	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,948.09
1426	2073-2077	1/14/2010	Belgarde	Steven	1015 27th St SE Lot 59	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,845.07
1427	2078-2082	1/14/2010	Martin	Jerilynn	3912 S Main ST Apt #C	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,827.08
1428	2088-2092	1/20/2010	Theilan	Jenna	5005th St SW	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	19.50%	\$ 2,632.01
1429	2093-2097	1/25/2010	Wild	George or Natasha	406 31st Ave. SE #443	Minot	\$ 8,490.00	\$	195.00	\$ 300.00	21.00%	\$ 2,818.17
1430	2098-2101	1/28/2010	Spagnola	Ian or Candy	198 Delta Dr Apt #12	MAFB	\$ 2,490.00	\$	195.00	\$ 300.00	25.00%	\$ 873.51
1431	2102-2106	1/29/2010	Jeff	Taylor	3605 2nd St NE Apt 305	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,401.01
1433	2112-2116	1/30/2010	Kala	Yarbrough	310 1st Ave W	Sawyer	\$ 5,490.00	\$	195.00	\$ 300.00	25.00%	\$ 1,837.35
1432	2107-2111	2/1/2010	Honey	Pabst	625 15th St SE Lot #24	Minot	\$ 4,990.00	\$	195.00	\$ 300.00	19.50%	\$ 1,013.63

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							Price		Fees	Loan Fee	Interest	Finance
1434	2117-2121	2/2/2010	Wesley	Morin	RR#1 Box 41M	Dunseith	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,581.65
1435	2122-2126	2/4/2010	Stacy	St. Clair	P.O. Box 303	Dunseith	\$ 5,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,279.70
1436	2127-2131	2/4/2010	Ron or Donna	Erickson	P.O. Box 901	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,809.27
1439	2137-2141	2/4/2010	Becky	Rhodes	1325 27th St SE #110	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,732.41
1438	2132-2136	2/5/2010	Eric or Ashli	Locken	1300 14th Ave NW #2	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,969.65
1440	2142-2146	2/6/2010	Trevor	Poitra	804 Soo St Apt #8	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,206.90
1441	2147-2151	2/11/2010	Troy	Lang	800 31st Ave SE #602	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,185.33
1442	2152-2156	2/15/2010	Tameka	Mozell	Unit 686 Dorm 208	MAFB	\$ 7,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,809.27
1443	2157-2162	2/15/2010	Bunch	Timothy	2820 5th St NW Apt 103	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,809.27
1444	2162-2166	2/15/2010	Hamilton	Terri	428 Bennett St	Botteneau	\$ 7,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,809.27
1445	2167-2171	2/20/2010	Melissa	Branten and Aaron Masser	112 5th St NW	Minot	\$ 5,490.00	\$	195.00	\$ 500.00	25.00%	\$ 2,354.98
1446	2172-2176	2/20/2010	Justin or Daisha	Gillmore	2010 8th St NE	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	23.00%	\$ 3,102.94
1447	2177-2180	2/22/2010	Kelly	Foote	403 2nd St NW P.O. Box 431	Panshall	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 729.94
1448	2181-2185	2/22/2010	Herron	Jeremy or Tana Fox	11 5th Ave NW	Panshall	\$ 7,490.00	\$	195.00	\$ 300.00	25.00%	\$ 2,797.33
1449	2186-2189	2/23/2010	Riley	Douglas or Earlene	2900 Valley St #11	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 1,358.09
1450	2190-2193	2/23/2010	Lidia	Flores	3100 14th St SW Apt 17	Minot	\$ 11,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,112.23
1451	2194-2197	2/23/2010	Bell	Darrick	504 Maple Ave	Max	\$ 5,490.00	\$	195.00	\$ 300.00	25.00%	\$ 1,477.00
1452	2198-2202	3/4/2010	Weber	Nicole	329 9th St NW	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,753.98
1454	2208-2212	3/5/2010	Veenkant	Erik	2900 Valley St Lot 38	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,991.22
1453	2203-2207	3/6/2010	Hanson	Carly or Manning	2025 27th St SE #1	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,948.09
1455	2213-2216	3/7/2010	Truehart	Terri	P.O. Box 122	Berthold	\$ 4,990.00	\$	195.00	\$ 300.00	25.00%	\$ 1,012.60
1456	2217-2221	3/11/2010	Helgeson	Gaylen or Tamara	2421 Blake Road	Minot	\$ 6,490.00	\$	195.00	\$ 300.00	19.00%	\$ 1,377.39
1457	2222-2226	3/16/2010	Ulm	Christine	437 19th St NW #2	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,055.69
1458	2227-2231	3/27/2010	Stevens	Michael or Thomasina	P.O. Box 1062	New Town	\$ 9,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,441.26
1459	2232-2236	3/27/2010	Dixon	Sharia	901 22nd Ave NW Apt 40	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 1,960.85
1460	2237-2241	3/29/2010	George	Tanya or Kevin	5925 14th Ave SW	Minot	\$ 7,490.00	\$	195.00	\$ 300.00	21.00%	\$ 2,265.91
1461	2242-2246	4/1/2010	Aldridge	Patricia		Minot	\$ 5,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,495.17
1462	2247-2251	4/2/2010	Mayer	Selena	3520 42nd St S Apt #202	Fargo	\$ 6,490.00	\$	195.00	\$ 300.00	19.00%	\$ 2,861.47
1463	2252-2256	4/9/2010	Frederick	Linda or Bernard Knutson	1015 Arthur Lane	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,797.33
1464	2257-2261	4/12/2010	Copus	Sean	4005 S Main St Apt A	Minot	\$ 9,990.00	\$	195.00	\$ 300.00	23.00%	\$ 2,845.55
1465	2262-2266	4/14/2010	Hamilton	Heather	120 S Main St	Carpio	\$ 7,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,809.27
1466	2267-2269	4/20/2010	Davis	Edward	2025 27th St SE #10	Minot	\$ 6,990.00	\$	195.00	\$ 300.00		
1467	2270-2274	4/22/2010	Poitra	Cory	P.O. Box 342	Belcourt	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,365.98
1469	2280-2284	4/24/2010	Yensel	Jordon	Dorm 276 Unit 1263	MAFB	\$ 7,990.00	\$	195.00	\$ 300.00	23.00%	\$ 2,512.62

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1470	2285-2289	4/26/2010	Plume	Jamie	1325 27th St SE #921	Minot	\$ 4,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,042.24
1468	2275-2279	4/29/2010	Smith	Kristina	800 31st Ave SE Lot 905	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 4,218.25
1471	2290-2294	4/29/2010	Simpson	Hasan	2601 Burdick Expy W #8	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 4,023.08
1472	2295-2299	4/30/2010	Thomson	Kevin	5120 Hwy 2 Lot 21	Minot	\$ 3,000.00	\$	195.00	\$ 300.00	19.00%	\$ 1,868.14
1473	2300-2303	4/30/2010	Faine	Joe	800 31st Ave SE Lot 813	Minot	\$ 4,490.00	\$	195.00	\$ 300.00	25.00%	\$ 1,463.43
1474	2304-2308	5/3/2010	Lawrence	Jane	620 18th St NW #B	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,925.06
1475	2309-2313	5/4/2010	Kaufman	Joseph	P.O. Box 362	Rolette	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,969.65
1476	2314-2318	5/6/2010	Grady	Jena	909 37th St SE	Minot	\$ 4,500.00	\$	195.00	\$ 300.00	25.00%	\$ 1,497.66
1477	2319-2323	5/12/2010	Sneed	Hannah Marie	604 4th St NE	Minot	\$ 6,490.00	\$	195.00	\$ 300.00	25.00%	\$ 2,721.63
1478	2324-2327	5/24/2010	Twinn	Michael	205 Lookout ST	White Earth	\$ 5,500.00	\$	195.00	\$ 300.00	25.00%	\$ 2,068.84
1479	2328-2332	5/25/2010	Mann	Sean	1044 79th ST N	Upham	\$ 6,190.00	\$	195.00	\$ 300.00	21.00%	\$ 2,492.16
1480	2333-2336	5/29/2010	Schwuchow	Randella	529 Eagle Drive	New Town	\$ 7,290.00	\$	195.00	\$ 300.00	25.00%	\$ 1,765.56
1481	2337-2341	6/2/2010	Delorme	Bonnie	P.O. Box 423	St Johns	\$ 8,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,444.36
1483	2347-2355	6/5/2010	Lundt	Gary	1505 N Bdway	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	18.00%	\$ 2,542.89
1486	2366-2370	6/7/2010	Ramirez	Ivonne	625 15th St SE Lot #92	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,616.35
1484	2356-2360	6/8/2010	Hickman	Lynden	13001 2nd St NW #51	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	19.50%	\$ 2,591.91
1485	2361-2365	6/8/2010	Barnes	Timothy or Kelly	928 36th St SE	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,120.63
1487	2371-2375	6/11/2010	McQueen	Jennifer	2900 Valley ST #18	Minot	\$ 9,990.00	\$	195.00	\$ 300.00	19.00%	\$ 3,572.78
1488	2376-2384	6/18/2010	Erickson	Donna	P.O. Box 901	Minot	\$ 490.00	\$	195.00	\$ 300.00	19.00%	\$ 2,633.90
1489	2385-2389	6/21/2010	Bost	Whitney	1325 6th Ave SE	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	23.00%	\$ 2,492.94
1490	2390-2394	6/22/2010	Moody	Arthur	1113 Soo St A	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,401.01
1491	2395-2401	6/22/2010	Little Whiteman	Iona	#24 1st St SE P.O. Box 305	Panshall	\$ 7,490.00	\$	195.00	\$ 300.00	25.00%	\$ 1,681.29
1492	2402-2405	6/26/2010	Frederick	Michael	P.O. Box 2235	Minot	\$ 3,000.00	\$	195.00	\$ -	25.00%	\$ 399.81
1493	2406-2410	6/28/2010	Jordon	Susan or Andrew	427 5th St NW	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,401.01
1494	2411-2415	7/3/2010	Smith	Joshua	204 2nd Ave SW Apt #7	Mandan	\$ 8,990.00	\$	195.00	\$ 300.00	19.00%	\$ 3,015.42
1495	2416-2420	7/12/2010	Jacobson	Joe	310 2nd St SE #1502	Minot	\$ 8,000.00	\$	195.00	\$ -	15.00%	\$ 2,886.85
1496	2421-2425	7/13/2010	Kroh	Autumn or Vernon	1500 18th ST SW #34	Minot	\$ 5,490.00	\$	195.00	\$ 300.00	18.00%	\$ 3,288.04
1497	2426-2430	7/14/2010	Smith	Brenda	P.O. Box 1172	New Town	\$ 6,990.00	\$	195.00	\$ 300.00	18.00%	\$ 3,259.07
1498	2431-2435	7/14/2010	Ihli	Frank or Kathryn	3604 Arthur Lane	Minot	\$ 7,490.00	\$	195.00	\$ -	18.00%	\$ 3,469.00
1499	2436-2440	7/22/2010	Wilson	Anita	1811 6th St SE Unit 4	Minot	\$ 5,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,926.52
1500	2441-2446	7/27/2010	Hage	Donna	2101 3nd ST NW #412	Minot	\$ 4,490.00	\$	195.00	\$ -	18.00%	\$ 3,184.70
1501	2447-2452	7/27/2010	Bintliff	Mitchell or Jeanette	425 4th St N P.O. Box 574	New Town	\$ 7,990.00	\$	195.00	\$ 300.00	21.50%	\$ 2,736.23
1502	2453-2457	7/28/2010	Pabst	Honey	625 15th St SE #24	Minot	\$ 3,500.00	\$	195.00	\$ 300.00	21.00%	\$ 919.31
1503	2458-2463	8/2/2010	Super	Robert	3790 Aster Loop	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,948.09

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							Price		Fees	Loan Fee	Interest	Finance
											Rate	Charge
1504	2464-2469	8/3/2010	Alford	Allen or Gina	406 31st Ave SE #438	Minot	\$ 2,990.00	\$	195.00	\$ 300.00	19.00%	\$ 3,399.19
1505	2470-2474	8/5/2010	Hawes	Sherri or Terry Johnson	2301 2nd Ave SW #2	Minot	\$ 5,490.00	\$	195.00	\$ 300.00	18.00%	\$ 3,814.36
1506	2475-2480	8/6/2010	Johnson	Craig or Lorna	305 State St	Rollette	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,354.55
1507	2481-2484	8/10/2010	Webb	Joan	Unit 333 Dorm 185	MAFB	\$ 5,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,495.17
1508	2487-2491	8/12/2010	Stevens	Michael or Karen Rabbithead	25 2nd St SW P.O. Box 361	Panshall	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 729.94
1509	2492-2497	8/13/2010	Holcomb	Kelly	827 5th St SW	Minot	\$ 5,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,495.17
1510	2498-2503	8/20/2010	Shelkey	Ryan	521 3rd Ave NW	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,977.07
1511	2504-2509	8/23/2010	Hanselman	Jason or Clara	914 6th Ave NW	Williston	\$ 8,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,827.08
1512	2510-2515	8/23/2010	Wagner	Annetta	1801 6th St SE Apt D	Minot	\$ 5,990.00	\$	195.00	\$ 300.00	21.00%	\$ 1,993.91
1513	2516-2521	8/31/2010	Umukoro	Wilson or Lana	Campus Heights #16	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,185.33
1514	2522-2527	8/31/2010	Shorb	Scott or Crystal	615 12th St SW	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,853.93
1515	2528-2533	9/1/2010	Stone	Gerald or Caitlyn Szyska	605 6th ST SW #3	Minot	\$ 9,490.00	\$	195.00	\$ 300.00	25.00%	\$ 3,649.04
1516	2534-2539	9/2/2010	Dove	Gabrielle	508 3rd St NW	Minot	\$ 6,900.00	\$	195.00	\$ 300.00	25.00%	\$ 4,802.91
1517	2540-2545	9/2/2010	Wick	Dennis	3100 11th Ave SE #B42	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,996.96
1518	2546-2551	9/3/2010	Lundt	Gary	1505 N Brwdy	Minot	\$ 2,490.00	\$	195.00	\$ 300.00	18.00%	\$ 2,810.43
1482	2342-2346	9/5/2010	Holen	Doris	1059 80th St N	Upham	\$ 5,990.00	\$	195.00	\$ 300.00	18.00%	\$ 1,743.95
1519	2552-2557	9/9/2010	Ferguson	Richard	905 6th St SW	Minot	\$ 10,000.00	\$	195.00	\$ 300.00	19.50%	\$ 3,019.43
1520	2558-2563	9/20/2010	Burdine	Tasha	1937 Hiawatha St	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	21.00%	\$ 1,450.21
1521	2564-2568	9/25/2010	Rabbithead	Coby	P.O. Box 283	Panshall	\$ 7,990.00	\$	195.00	\$ 300.00	21.00%	\$ 1,162.78
1522	2569-2574	9/27/2010	Twinn	Raemonnd	P.O. Box 199	Williston	\$ 8,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,422.58
1523	2575-2579	9/27/2010	Christensen	Kathy or Daniel	P.O. Box 101 360 Andrew St	Ryder	\$ 6,200.00	\$	195.00	\$ 300.00	21.00%	\$ 934.19
1524	2580-2585	9/29/2010	Perron	Kodi or Brian Bloms	1515 16th St NW	Minot	\$ 13,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,903.69
1525	2586-2591	10/4/2010	Schmitt	Jeremey or Jeani	206 3rd Ave SE	Mohall	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,601.55
1526	2592-2596	10/7/2010	Ogden	Mark	6225 91st Ave NW	Ross	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 1,639.01
1527	2597-2602	10/14/2010	Mackay	Nick or Misti	1500 18th St SW #6	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,228.68
1528	2603-2607	10/15/2010	Giese	Jason	1601 Sunset Blvd	Minot	\$ 5,990.00	\$	195.00	\$ 300.00	25.00%	\$ 1,624.96
1529	2608-2613	10/20/2010	Lundeen	Jared - Four Dakcotans LLP	308 18th St NW	Minot	\$ 13,985.00	\$	195.00	\$ -	17.00%	\$ 2,834.98
1530	2614-2618	10/22/2010	Giese	Justin or Alice	1601 Sunset Blvd	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,074.43
1531	2619-2623	10/27/2010	Antonelli	Frank Thomas	5110 Hwy 2E Lot B39	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 1,933.97
1532	2624-2629	10/29/2010	Kadrmas	Kayla	P.O. Box 773	Stanley	\$ 12,990.00	\$	195.00	\$ 300.00	23.00%	\$ 3,988.43
1533	2630-2635	11/2/2010	Erickson	Donna	P.O. Box 901	Minot	\$ 10,990.00	\$	195.00	\$ 300.00	18.00%	\$ 4,437.85
1534	2636-2641	11/4/2010	Ihli	Jerry	1602 E Bundick Expy	Minot	\$ 7,525.00	\$	195.00	\$ -	15.00%	\$ 2,677.07
1535	2642-2647	11/5/2010	Thiel	Nicole or James Stahl	800 31st Ave SW Lot #903	Minot	\$ 6,490.00	\$	195.00	\$ 300.00	21.00%	\$ 3,424.31
1536	2648-2653	11/9/2010	Galloway	Shauna	1204 9th St NW	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,809.27

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1537	2654-2659	11/10/2010	Hustad	James Patrick	9400 156th St NE	Glenburn	\$ 9,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,098.06
1538	2660-2665	11/13/2010	Azune	Larry or Nova Wetsit	1001 43rd St SE Apt A	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,013.01
1539	2666-2670	11/17/2010	Vivier	Sandy or James	1825 2nd St SE Apt A	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 1,681.29
1540	2671-2676	11/21/2010	Clark	John	215 Main St S Apt #1	Minot	\$ 4,990.00	\$	195.00	\$ 350.00	19.00%	\$ 1,848.22
1541	2677-2682	12/1/2010	Hamre	Lyle	14 11th Ave SE	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	19.00%	\$ 2,855.62
1544	2695-2699	12/14/2010	Olmstead	Kevin or Athena	110 Sinocco Dr #1	MAFB	\$ 7,000.00	\$	195.00	\$ 300.00	25.00%	\$ 3,383.97
1542	2683-2688	12/15/2010	Taylor	Raphael	1300 2nd St NW	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,827.08
1543	2689-2694	12/15/2010	Davis	Mark or Jenny Wells	201 3rd Ave E	Sawyer	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,401.01
1545	2700-2705	12/23/2010	Jackson	Clissie	1811 6th St SE Apt #3	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,827.08
1546	2706-2711	12/28/2010	Gibbs	Richard	P.O. Box 773	Stanley	\$ 13,990.00	\$	195.00	\$ 300.00	18.00%	\$ 4,859.35
1550	2729-2733	1/5/2011	Hatlestad	Guy or Melissa	P.O. Box 44	Granville	\$ 9,800.00	\$	195.00	\$ -	18.00%	\$ 2,558.11
1548	2717-2722	1/7/2011	Haugen	Tate or Michelle	915 6th Ave E	Williston	\$ 9,990.00	\$	195.00	\$ 300.00	23.00%	\$ 3,535.85
1547	2712-2716	1/8/2011	Ross	Clairen	P.O. Box 321	Roseglen	\$ 10,900.00	\$	195.00	\$ 300.00	21.00%	\$ 455.41
1549	2723-2728	1/10/2011	Libke	Karrie or Daniel Christensen	500 30th Ave NW #71	Minot	\$ 4,990.00	\$	195.00	\$ 300.00	18.00%	\$ 3,690.08
1551	2734-2739	1/17/2011	Miller	Billie May or Arthur	P.O. Box 74	Ryder	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,401.01
1552	2740-2745	1/19/2011	Badgley	Judith	506 West Ave SW	Granville	\$ 7,800.00	\$	195.00	\$ -	21.00%	\$ 2,987.60
1553	2746-2751	1/20/2011	Thiel	James	5110 Hwy 2 E Lot B7	Minot	\$ 9,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,444.14
1554	2752-2756	1/24/2011	Johnson	Paul or Dixie	1917 4th St SW	Minot	\$ 6,990.00	\$	195.00	\$ 300.00	25.00%	\$ 1,779.47
1555	2756.5-2761	1/28/2011	Thomas	Todd	4805 Hwy S 83 #1	Minot	\$ 8,490.00	\$	195.00	\$ 300.00	21.00%	\$ 2,996.33
1556	2762-2767	1/28/2011	Rademacher	Daniel or Jana	2032 Skyline Dr	Minot	\$ 4,990.00	\$	195.00	\$ 300.00	25.00%	\$ 1,330.00
1557	2768-2773	1/29/2011	Isaac	Stacie	1406 E Ave B	Bismarck	\$ 10,990.00	\$	195.00	\$ 300.00	21.00%	\$ 3,219.01
1558	2774-2779	1/31/2011	Treadway	Becca or Kevin	20-1 Dundee Drive	MAFB	\$ 10,990.00	\$	195.00	\$ 300.00	21.00%	\$ 3,219.01
1559	2780-2785	2/1/2011	Clementich	Christopher or Jenny Lee	402 Seaton St	Glenburn	\$ 5,990.00	\$	195.00	\$ 300.00	21.00%	\$ 2,061.03
1560	2786-2790	2/3/2011	Gorgi	Mary	609 Main St	Upham	\$ 4,990.00	\$	195.00	\$ 300.00	21.00%	\$ 1,104.35
1561	2791-2796	2/3/2011	Whitebody	Micah or Heather Bruce	321 6th St N	New Town	\$ 8,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,301.49
1562	2797-2802	2/4/2011	Adams	Sherree	2061 8th St NW	Minot	\$ 8,490.00	\$	195.00	\$ 300.00	21.00%	\$ 3,352.63
1563	2803-2808	2/11/2011	Toepke	Christina	1022 36th St SE	Minot	\$ 5,990.00	\$	195.00	\$ 300.00	21.00%	\$ 1,704.73
1564	2809-2814	2/11/2011	Hoffer	Tim	716 4th St SW #B	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	21.00%	\$ 3,005.23
1565	2815-2819	2/14/2011	Little Whiteman	Iona	#24 1st St SE P.O. Box 305	Panshall	\$ 5,555.53	\$	195.00	\$ 300.00	21.00%	\$ 1,411.32
1566	2820-2825	2/14/2011	Louks	Kyle	36500 191st Ave	Plaza	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,185.33
1567	2826-2831	2/17/2011	Christianson	Kimberly Jo or Dean Stanley	2900 ValleyST #7	Minot	\$ 8,990.00	\$	195.00	\$ 300.00	21.00%	\$ 3,005.23
1568	2832-2837	2/17/2011	Stacener	Trista Lee	540 W Central Ave Apt A	Minot	\$ 9,990.00	\$	195.00	\$ 300.00	21.00%	\$ 3,379.35
1569	2838-2843	2/21/2011	Swartz	Heather	702 19th ST SE	Minot	\$ 7,990.00	\$	195.00	\$ 300.00	25.00%	\$ 2,538.30
1570	2844-2849	2/21/2011	Simmons	Lawrence	803 43rd St SE Apt D	Minot	\$ 9,990.00	\$	195.00	\$ 300.00	25.00%	\$ 3,659.82

Contract	Document	Date	Last Name	First Name	Street	City	Net Cash	Doc Admin	Loan Fee	Stated Interest	Stated Finance
							Price	Fees		Rate	Charge
1571	2850-2855	2/22/2011	McGillis	Rhonda or Dean Hendrickson	5110 Hwy 2E Lot C-18	Minot	\$ 5,990.00	\$ 195.00	\$ 300.00	25.00%	\$ 2,150.30
1572	2856-2861	2/24/2011	Epperson	Kristina	901 22nd Ave NW A-9	Minot	\$ 10,990.00	\$ 195.00	\$ 300.00	21.00%	\$ 3,575.32
1573	2862-2866	2/25/2011	Bannell	Jessica Lynn	507 West Ave SW	Minot	\$ 8,400.00	\$ 195.00	\$ 300.00	18.00%	\$ 458.78
1574	2867-2873	3/1/2011	Ware	Allison or Edward Green	604 18th Ave SE Apt C	Minot	\$ 5,490.00	\$ 195.00	\$ 300.00	21.00%	\$ 2,645.37
1575	3873-3877	3/3/2011	Oliver	Sarah Marie	5520 County Road 19 S	Minot	\$ 10,990.00	\$ 195.00	\$ 300.00	25.00%	\$ 3,897.07
1576	2878-2883	3/5/2011	Kimball	Tina	400 Central Ave E	Minot	\$ 12,990.00	\$ 195.00	\$ 300.00	18.00%	\$ 3,658.38
1577	2884-2888	3/8/2011	Cook	Mac	125 19th St SE Apt 7	Minot	\$ 7,490.00	\$ 195.00	\$ 300.00	25.00%	\$ 3,605.90
1578	2889-2893	3/10/2011	Laynes	Shannon	625 15th St SE #62	Minot	\$ 5,166.00	\$ 195.00	\$ 300.00	25.00%	\$ 3,154.62
1580	2900-2905	3/15/2011	Derks	Caleb or Jessica Besselman	502 Parkway Drive Apt B	Burlington	\$ 9,990.00	\$ 195.00	\$ 400.00	25.00%	\$ 3,487.28
1579	2894-2899	3/16/2011	Green	Edward or Allison Ware	604 18th Ave SE Apt C	Minot	\$ 5,490.00	\$ 195.00	\$ 300.00	21.00%	\$ 2,645.37
1581	2906-2911	3/19/2011	Hosie	Aaron or Valeri	605 11th St NE	Minot	\$ 10,990.00	\$ 195.00	\$ 300.00	25.00%	\$ 344.36
1582	2912-2917	3/21/2011	Nelson	Jessica	1325 27th St SE Lot 708	Minot	\$ 12,990.00	\$ 195.00	\$ 300.00	19.00%	\$ 1,724.17
1583	2918-2922	3/25/2011	Ramsey	Mitchel	3100 11th Ave SE Lot D-20	Minot	\$ 9,990.00	\$ 195.00	\$ 300.00	21.00%	\$ 3,201.20
1584	2923-2927	3/29/2011	Allickson	Dale	2101 3rd St NW #614	Minot	\$ 8,990.00	\$ 195.00	\$ 300.00	19.00%	\$ 2,105.69
1099	242-246	4/18/2011	Estabrook	Angela	1400 32nd Ave SW #10	Minot	\$ 4,490.00	\$ 195.00	\$ 200.00	25.00%	\$ 2,117.73

ASSIGNMENT OF RETAIL INSTALLMENT CONTRACT

AUTOS, INC. d/b/a GLOBAL AUTO hereby assigns it's interest in Contract # 1481 between GLOBAL AUTO and Bonnie Delorme to RW ENTERPRISES, INC. for the amount of \$ 7985. —. Autos, Inc. d/b/a Global Auto hereby guarantees payment to RW Enterprises, Inc. for the entire contract over the proposed term. Autos, Inc. d/b/a Global Auto has the right to pay the entire balance, including interest due to that date, at any time with no pre-payment charges.

Dated June 2, 2010.

Robert Oppenude
Autos, Inc. d/b/a Global Auto
Robert Oppenude, President

Randy
RW Enterprises, Inc.
Randy I. Westby, President

James Hendershot
Autos, Inc. d/b/a Global Auto
James Hendershot, Secretary



**GLOBAL
AUTO**

BUYER'S ORDER

515 20th Ave. SE #13
Minot, ND 58701
701-721-7007
701-839-2115

SOLD TO: Bonnie Delorme **STOCK NO:** _____
STREET: PO Box 423 **DATE:** 6-2-10
CITY: St Johns **STATE:** ND **ZIP CODE:** 58369 **COUNTY:** Rolette **PHONE:** 278 7735
YEAR: 2007 **MAKE:** Chevrolet **SERIES:** HHR **CYL:** 6 **BODY:** 4 **COLOR:** Gold
SERIAL NUMBER: 3GND A33P97S 531572

VEHICLE DUE BILL	CASH PRICE: <small>(Including any accessories, services imposed to the cash sale)</small>	<u>8990</u>	<u>00</u>
NOTE BELOW ANY OPTIONS PARTS OR LABOR DUE CUSTOMER AT TIME OF DELIVERY	TRADE ALLOWANCE:	<u>-</u>	
	DIFFERENCE:	<u>8990</u>	<u>00</u>
<u>6-3-10</u> <u>B. 750⁰⁰</u>	MOTOR VEHICLE EXCISE TAX:	<u>0</u>	
	LICENSE & TITLE FEES:		
<u>6-30-10</u> <u>A 750⁰⁰</u>	DOCUMENT ADMINISTRATION FEE:	<u>\$195</u>	<u>00</u>
	AMOUNT OWING ON TRADE:		
<u>Down Payment</u> <u>\$1500⁰⁰</u>	LOAN FEE:	<u>300</u>	<u>-</u>
	TOTAL BALANCE:	<u>9485</u>	<u>00</u>
	CASH DOWN PAYMENT:	<u>1500</u>	<u>-</u>
X	TOTAL AMOUNT PAID:		
SIGNATURE <u>[Signature]</u>	UNPAID BALANCE:	<u>7985</u>	<u>-</u>
PLATE NUMBER: _____ EXP: _____	MAKE: _____ YEAR: _____ MODEL: _____		
PLATE FEE: _____ TRANSFER FEE: _____	SERIAL #: _____		
PLATE CREDIT: _____	LIENHOLDER/BANK: _____		
DISCLAIMER OF WARRANTIES <small>FACTORY WARRANTY: Any warranty on any new vehicle still subject to a manufacturer's warranty is that made by the manufacturer only. The seller hereby disclaims all warranties, either express or implied, including any implied warranty of merchantability or fitness or a particular purpose. USED VEHICLE WHETHER OR NOT SUBJECT TO MANUFACTURER'S WARRANTY: Unless a separate written instrument showing the terms of any dealer warranty or service contract is furnished by dealer to buyer this vehicle is sold "as is" not expressly warranted or guaranteed, and the seller hereby disclaims all warranties either express or implied, including any implied warranty of merchantability or fitness for a particular purpose. Purchaser shall not be entitled to recover from dealer any consequential damage damages to property, damage for loss of use, loss of time, loss of profits, or income, or any other incidental damages.</small>	PHONE: _____ CONTACT: _____		
DATE: <u>6/2/10</u> BUYER'S SIGNATURE: <u>[Signature]</u>	ADDRESS: _____		
	ACCOUNT #: _____		
	PAYOFF AMOUNT: _____ TIL: _____		

The front and back of this Order comprise the entire agreement affecting this purchase and no other agreement or understanding of any nature concerning same has been made or entered into, or will be recognized. I hereby certify that no credit has been extended to me for the purchase of this motor vehicle except as appears in writing on the face of this agreement. I have read the matter printed on the back hereof and agree to it as part of this order the same as if it were printed above my signature. I certify that I am 18 years of age, or older and hereby acknowledge receipt of a copy of this order.

APPROVED BY: [Signature] **SALES PERSON:** [Signature] **MANAGER:** [Signature]

GLOBAL AUTO
515 20TH AVE SE STE #13
MINOT, ND 58701
BUYER'S SIGNATURE: [Signature]
This Order Is Not Valid Unless Signed And Accepted By Dealer Or Authorized Representative.

ODOMETER DISCLOSURE STATEMENT

I, Global Auto, state that the odometer now reads 97411 (no tenths) miles, and to the best of my knowledge that it reflects the actual mileage of the vehicle described above, 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: Chevrolet **MODEL:** HHR **BODY TYPE:** 4 **YEAR:** 2007
VEHICLE ID#: 3GND A33P97S 531572 **TRANSFEROR'S NAME:** GLOBAL AUTO **TRANSFEROR'S ADDRESS:** 515 20th Ave. SE Minot, ND 58701
DATE OF STATEMENT: 6-2-10 **TRANSFeree'S NAME:** Bonnie Delorme
TRANSFeree'S SIGNATURE: [Signature] **TRANSFeree'S ADDRESS:** _____

RETAIL INSTALLMENT CONTRACT AND SECURITY AGREEMENT	Seller GLOBAL AUTO 515 20TH AVE SE STE #13 MINOT, ND 58701 "We" means the Seller above, its successors and assigns.	Buyer Bonnie Delorme P.O. Box 423 St Johns ND 58369 "You" and "your" mean each Buyer above, and each guarantor, jointly and individually.
No. Date <u>6-2-10</u>		

SALE: You agree to purchase from us, on a time basis, subject to the terms and conditions of this contract and security agreement (Contract), the goods (Goods) and services described below. The Goods are sold in their present condition, together with the usual accessories and attachments.

Description of Goods or Services Purchased	Serial or Unit No.	Motor or Cabinet No.	Price of Each Unit
<u>2007 Chevrolet HHR</u>	<u>3 GND A33P 97S 5315 72</u>		

Description of Other Collateral
(Not household goods)

SECURITY: To secure your payment and performance under the terms of this Contract, you give us a security interest in the Goods purchased and any other collateral described above, and all accessions, attachments, accessories, and equipment placed in or on the Goods or other collateral, together called Property, and proceeds of the Property. You also assign to us and give us a security interest in proceeds and premium refunds of any insurance and service contracts purchased with this Contract.

PROMISE TO PAY AND PAYMENT TERMS: You promise to pay us the principal amount of \$ 7985.⁰⁰, plus finance charges accruing on the unpaid balance at the rate of 25 % per year from today's date until paid in full. Finance charges accrue on a 365 day basis. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the TRUTH IN LENDING DISCLOSURES. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

☐ **THIS CONTRACT IS NOT PAYABLE IN INSTALLMENTS OF EQUAL AMOUNTS: ☐ LARGER INSTALLMENTS WILL BE DUE AS FOLLOWS:**

☐ **AN INSTALLMENT OF \$ 317.48 WILL BE DUE ON 15 day of EA Month**
☐ The installment of \$ _____ due on _____ is a balloon payment.

DOWN PAYMENT: You also agree to pay, or apply to the Cash Price, on or before today's date any cash, rebate and net trade-in value described in the ITEMIZATION OF THE AMOUNT FINANCED. ☐ You agree to make deferred payments as part of the cash down payment as reflected in your Payment Schedule.

TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE <small>The cost of your credit as a yearly rate.</small>	FINANCE CHARGE <small>The dollar amount the credit will cost you.</small>	AMOUNT FINANCED <small>The amount of credit provided to you or on your behalf.</small>	TOTAL OF PAYMENTS <small>The amount you will have paid when you have made all scheduled payments.</small>	TOTAL SALE PRICE <small>The total cost of your purchase on credit, including your down payment of</small>
<u>25</u> %	\$ <u>3444.36</u>	\$ <u>7985.⁰⁰</u>	\$ <u>11429.36</u>	\$ <u>12929.36</u>

Payment Schedule: Your payment schedule will be

Number of Payments	Amount of Payments	When Payments Are Due
<u>36</u>	<u>317.48</u>	<u>Beginning 7-15-2010</u>

Security: You are giving a security interest in ☐ the Goods purchased. ☐ (description of other property)
☐ Late Charge: If a payment is more than 10 days late, you will be charged \$25

Prepayment: If you pay off this Contract early, you will not have to pay a penalty.
Contract Provisions: You can see the terms of this Contract for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

NOTICE TO THE BUYER

1. Do not sign this Contract before you read it or if it contains any blank space. 2. You are entitled to a completely filled-in copy of this Contract when you sign it. 3. Under the law, you have the following rights, among others: (a) to pay off in advance the full amount due and to obtain a partial refund of the finance charge: (b) to redeem the property if repossessed for a default within the time provided by law: (c) to require under certain conditions, a resale of the property if repossessed. 4. If you desire to pay off in advance the full amount due, the amount of the refund you are entitled to, if any, will be furnished upon request. BY SIGNING BELOW BUYER AGREES TO THE TERMS OF THIS CONTRACT AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS CONTRACT.

Buyer
 Signature: Bonnie Delorme Date: 6/2/10
 Signature: _____ Date: _____
 Seller By: [Signature] Date: 6-2-10

Simple Loan Calculator

Enter Values	
Loan Amount	\$7,985.00
Annual Interest Rate	15.00%
Loan Period in Years	1
Start Date of Loan	6/15/2010

Monthly Payment	\$ 276.80
Number of Payments	36
Total Interest	\$1,979.90
Total Cost of Loan	\$9,964.90

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
1	7/15/2010	\$ 7,985.00	\$ 276.80	\$ 176.99	\$ 99.81	\$ 7,808.01
2	8/15/2010	7,808.01	\$ 276.80	179.20	97.60	7,628.81
3	9/15/2010	7,628.81	\$ 276.80	181.44	95.36	7,447.36
4	10/15/2010	7,447.36	\$ 276.80	183.71	93.09	7,263.65
5	11/15/2010	7,263.65	\$ 276.80	186.01	90.80	7,077.65
6	12/15/2010	7,077.65	\$ 276.80	188.33	88.47	6,889.32
7	1/15/2011	6,889.32	\$ 276.80	190.69	86.12	6,698.63
8	2/15/2011	6,698.63	\$ 276.80	193.07	83.73	6,505.56
9	3/15/2011	6,505.56	\$ 276.80	195.48	81.32	6,310.08
10	4/15/2011	6,310.08	\$ 276.80	197.93	78.88	6,112.15
11	5/15/2011	6,112.15	\$ 276.80	200.40	76.40	5,911.75
12	6/15/2011	5,911.75	\$ 276.80	202.91	73.90	5,708.84
13	7/15/2011	5,708.84	\$ 276.80	205.44	71.36	5,503.40
14	8/15/2011	5,503.40	\$ 276.80	208.01	68.79	5,295.39
15	9/15/2011	5,295.39	\$ 276.80	210.61	66.19	5,084.78
16	10/15/2011	5,084.78	\$ 276.80	213.24	63.56	4,871.54
17	11/15/2011	4,871.54	\$ 276.80	215.91	60.89	4,655.63
18	12/15/2011	4,655.63	\$ 276.80	218.61	58.20	4,437.02
19	1/15/2012	4,437.02	\$ 276.80	221.34	55.46	4,215.68
20	2/15/2012	4,215.68	\$ 276.80	224.11	52.70	3,991.58
21	3/15/2012	3,991.58	\$ 276.80	226.91	49.89	3,764.67
22	4/15/2012	3,764.67	\$ 276.80	229.74	47.06	3,534.92
23	5/15/2012	3,534.92	\$ 276.80	232.62	44.19	3,302.31
24	6/15/2012	3,302.31	\$ 276.80	235.52	41.28	3,066.78
25	7/15/2012	3,066.78	\$ 276.80	238.47	38.33	2,828.32
26	8/15/2012	2,828.32	\$ 276.80	241.45	35.35	2,586.87
27	9/15/2012	2,586.87	\$ 276.80	244.47	32.34	2,342.40
28	10/15/2012	2,342.40	\$ 276.80	247.52	29.28	2,094.88
29	11/15/2012	2,094.88	\$ 276.80	250.62	26.19	1,844.26

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
30	12/15/2012	1,844.26	\$ 276.80	253.75	23.05	1,590.51
31	1/15/2013	1,590.51	\$ 276.80	256.92	19.88	1,333.59
32	2/15/2013	1,333.59	\$ 276.80	260.13	16.67	1,073.46
33	3/15/2013	1,073.46	\$ 276.80	263.38	13.42	810.07
34	4/15/2013	810.07	\$ 276.80	266.68	10.13	543.40
35	5/15/2013	543.40	\$ 276.80	270.01	6.79	273.39
36	6/15/2013	273.39	\$ 276.80	273.39	3.42	0.00

***** PAYMENT RECEIPT *****

RW Enterprises
PO Box 3206
Minot, ND 58702-3206

For:

Bonnie Delorme
P.O. Box 423
St. John, ND 58369

Payment Received: October 01, 2010

Contract: 1481

Receipt: 8051

PAYMENT INFORMATION		NEXT PAYMENT DUE INFORMATION	
Previous Principal Balance	7,749.85		
Payment Received	10/01/2010	Next Payment Due	10/15/2010
Interest Applied	161.46	Regular Payment	317.48
Fees Applied	25.00	Total Past Due	0.00
Principal Applied	163.54	Remit this Amount	317.48
Payment Amount	350.00	* Remember to include your Account #1481 with your payment.	
New Principal Balance	7,586.31		

Thank you for your payment!

*Pd \$350⁰⁰ - remainder of down
pmt.
Pd \$200⁰⁰ Repro fee*

advertisement



Amortization table for \$5,470.94 borrowed on Jul 28, 2007

Month / Year	Payment	Principal Paid	Interest Paid	Total Interest	Balance
Aug. 2007	\$247.08	\$133.11	\$113.98	\$113.98	\$5,337.83
Sept. 2007	\$247.08	\$135.88	\$111.20	\$225.18	\$5,201.95
Oct. 2007	\$247.08	\$138.71	\$108.37	\$333.56	\$5,063.24
Nov. 2007	\$247.08	\$141.60	\$105.48	\$439.04	\$4,921.64
Dec. 2007	\$247.08	\$144.55	\$102.53	\$541.58	\$4,777.09
Jan. 2008	\$247.08	\$147.56	\$99.52	\$641.10	\$4,629.53
Feb. 2008	\$247.08	\$150.64	\$96.45	\$737.55	\$4,478.89
Mar. 2008	\$247.08	\$153.77	\$93.31	\$830.86	\$4,325.12
April 2008	\$247.08	\$156.98	\$90.11	\$920.96	\$4,168.14
May 2008	\$247.08	\$160.25	\$86.84	\$1,007.80	\$4,007.89
June 2008	\$247.08	\$163.59	\$83.50	\$1,091.30	\$3,844.30
July 2008	\$247.08	\$167.00	\$80.09	\$1,171.39	\$3,677.31
Aug. 2008	\$247.08	\$170.47	\$76.61	\$1,248.00	\$3,506.83
Sept. 2008	\$247.08	\$174.03	\$73.06	\$1,321.06	\$3,332.81
Oct. 2008	\$247.08	\$177.65	\$69.43	\$1,390.49	\$3,155.16
Nov. 2008	\$247.08	\$181.35	\$65.73	\$1,456.22	\$2,973.80
Dec. 2008	\$247.08	\$185.13	\$61.95	\$1,518.18	\$2,788.67
Jan. 2009	\$247.08	\$188.99	\$58.10	\$1,576.27	\$2,599.68
Feb. 2009	\$247.08	\$192.92	\$54.16	\$1,630.43	\$2,406.76
Mar. 2009	\$247.08	\$196.94	\$50.14	\$1,680.57	\$2,209.82
April 2009	\$247.08	\$201.05	\$46.04	\$1,726.61	\$2,008.77
May 2009	\$247.08	\$205.24	\$41.85	\$1,768.46	\$1,803.53
June 2009	\$247.08	\$209.51	\$37.57	\$1,806.04	\$1,594.02
July 2009	\$247.08	\$213.88	\$33.21	\$1,839.24	\$1,380.15
Aug. 2009	\$247.08	\$218.33	\$28.75	\$1,868.00	\$1,161.81
Sept. 2009	\$247.08	\$222.88	\$24.20	\$1,892.20	\$938.93
Oct. 2009	\$247.08	\$227.52	\$19.56	\$1,911.76	\$711.41
Nov. 2009	\$247.08	\$232.26	\$14.82	\$1,926.58	\$479.15
Dec. 2009	\$247.08	\$237.10	\$9.98	\$1,936.57	\$242.04
Jan. 2010	\$247.08	\$242.04	\$5.04	\$1,941.61	\$0.00

Location of article:

<http://www.bankrate.com/calculators/mortgages/amortization-calculator.aspx>