

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address): Morani Stelmach, Esq. (SBN 296670) Silverman Theologou, LLP 11630 Chayote St., Suite 3 Los Angeles, CA 90049 TELEPHONE NO: 213-226-6922 FAX NO. (Optional): 213-226-6964 E-MAIL ADDRESS (Optional): <u>rstelmach@silvermanlegal.com</u> ATTORNEY FOR (Name): <u>United States Senate Federal Credit Union</u>	OCT 15 2020 FOR COURT USE ONLY
SUPERIOR COURT OF CALIFORNIA, COUNTY OF <u>Ventura</u>	
STREET ADDRESS: <u>800 South Victoria Avenue</u> MAILING ADDRESS: <u>800 South Victoria Avenue</u> CITY AND ZIP CODE: <u>Ventura, CA 93009</u> BRANCH NAME: <u>Hall of Justice</u>	
PLAINTIFF: <u>United States Senate Federal Credit Union</u> DEFENDANT: <u>Jacob A. Crawford</u> <input type="checkbox"/> DOES 1 TO _____	
<div style="text-align: center;">CONTRACT</div> <input checked="" type="checkbox"/> COMPLAINT <input type="checkbox"/> AMENDED COMPLAINT (Number): <input type="checkbox"/> CROSS-COMPLAINT <input type="checkbox"/> AMENDED CROSS-COMPLAINT (Number):	
Jurisdiction (check all that apply): <input type="checkbox"/> ACTION IS A LIMITED CIVIL CASE Amount demanded <input type="checkbox"/> does not exceed \$10,000 <input type="checkbox"/> exceeds \$10,000 but does not exceed \$25,000 <input checked="" type="checkbox"/> ACTION IS AN UNLIMITED CIVIL CASE (exceeds \$25,000) <input type="checkbox"/> ACTION IS RECLASSIFIED by this amended complaint or cross-complaint <input type="checkbox"/> from limited to unlimited <input type="checkbox"/> from unlimited to limited	
CASE NUMBER: _____	

1. **Plaintiff* (name or names):**

United States Senate Federal Credit Union

alleges causes of action against defendant* (name or names):

Jacob A. Crawford

By FAX

2. This pleading, including attachments and exhibits, consists of the following number of pages:

3. a. Each plaintiff named above is a competent adult

except plaintiff (name): United States Senate Federal Credit Union

(1) a corporation qualified to do business in California

(2) an unincorporated entity (describe):

(3) other (specify):

Federal Credit Union

b. **Plaintiff (name):**

a. has complied with the fictitious business name laws and is doing business under the fictitious name (specify):

b. has complied with all licensing requirements as a licensed (specify):

c. **Information about additional plaintiffs who are not competent adults is shown in Attachment 3c.**

4. a. Each defendant named above is a natural person

except defendant (name):

(1) a business organization, form unknown

(2) a corporation

(3) an unincorporated entity (describe):

(4) a public entity (describe):

(5) other (specify):

except defendant (name):

(1) a business organization, form unknown

(2) a corporation

(3) an unincorporated entity (describe):

(4) a public entity (describe):

(5) other (specify):

* If this form is used as a cross-complaint, plaintiff means cross-complainant and defendant means cross-defendant.

JK

SHORT TITLE:

CASE NUMBER:

United States Senate Federal Credit Union

v Jacob A. Crawford

4. (Continued)

b. The true names of defendants sued as Does are unknown to plaintiff.

(1) Doe defendants (specify Doe numbers): _____ were the agents or employees of the named defendants and acted within the scope of that agency or employment.

(2) Doe defendants (specify Doe numbers): _____ are persons whose capacities are unknown to plaintiff.

c. Information about additional defendants who are not natural persons is contained in Attachment 4c.

d. Defendants who are joined under Code of Civil Procedure section 382 are (names):

5. Plaintiff is required to comply with a claims statute, and

a. has complied with applicable claims statutes, or

b. is excused from complying because (specify):

6. This action is subject to Civil Code section 1812.10 Civil Code section 2984.4.

7. This court is the proper court because

a. a defendant entered into the contract here.

b. a defendant lived here when the contract was entered into.

c. a defendant lives here now.

d. the contract was to be performed here.

e. a defendant is a corporation or unincorporated association and its principal place of business is here.

f. real property that is the subject of this action is located here.

g. other (specify):

8. The following causes of action are attached and the statements above apply to each (each complaint must have one or more causes of action attached):

Breach of Contract

Common Counts

Other (specify):

9. Other allegations:

10. Plaintiff prays for judgment for costs of suit; for such relief as is fair, just, and equitable; and for

a. damages of: \$ 102,854.37

b. interest on the damages

(1) according to proof

(2) at the rate of (specify): _____ percent per year from (date): 01/07/19

c. attorney's fees

(1) of: \$ _____

(2) according to proof.

d. other (specify):

Court Costs

11. The paragraphs of this pleading alleged on information and belief are as follows (specify paragraph numbers):

Date: 10/9/20

Morani Stelmach, Esq. (SBN 296670)

(TYPE OR PRINT NAME)

(SIGNATURE OF PLAINTIFF OR ATTORNEY)

(If you wish to verify this pleading, affix a verification.)

SHORT TITLE: United States Senate Federal Credit Union v Jacob A. Crawford	CASE NUMBER
---	-------------

1st (number) **CAUSE OF ACTION—Breach of Contract**

ATTACHMENT TO Complaint Cross - Complaint
(Use a separate cause of action form for each cause of action.)

BC-1. Plaintiff (name): United States Senate Federal Credit Union

alleges that on or about (date): 02/21/2018

a written oral other (specify):

agreement was made between (name parties to agreement):

United States Senate Federal Credit Union and Jacob A. Crawford

A copy of the agreement is attached as Exhibit A, or

The essential terms of the agreement are stated in Attachment BC-1 are as follows (specify):

BC-2. On or about (dates): 01/07/2019

defendant breached the agreement by the acts specified in Attachment BC-2 the following acts (specify):

Failing to make payments as agreed to in the loan contract.

BC-3. Plaintiff has performed all obligations to defendant except those obligations plaintiff was prevented or excused from performing.

BC-4. Plaintiff suffered damages legally (proximately) caused by defendant's breach of the agreement

as stated in Attachment BC-4 as follows (specify):

Remaining principal balance of the loan of 102854.37 and accrued unpaid interest.

BC-5. Plaintiff is entitled to attorney fees by an agreement or a statute

of \$

according to proof.

BC-6. Other:

Court Costs



**UNITED STATES
SENATE FEDERAL
CREDIT UNION**

**CONSUMER/INSTALLMENT
LOAN APPLICATION**

Account Number	Loan Number
0010041841	01

MARRIED APPLICANTS may apply for a separate account. Check the type of credit account for which you wish to apply.
 Individual Credit - You must complete the applicant section about yourself and the other section about your spouse if: (1) You live in a community property state (AK, AZ, CA, ID, LA, NM, NV, P.R., TX, WA, WI); (2) your spouse will use the account; or (3) you are relying on your spouse's income as a source of repayment.
 Joint Credit - If you are applying for a joint account or an account that you and another person will use, you must complete the applicant and other section.
 _____ Initial here if you intend to apply for joint credit.

Type of Credit Applied For				
<input type="checkbox"/> New Auto	<input type="checkbox"/> Used Auto	<input type="checkbox"/> Recreational Vehicle Loan	<input type="checkbox"/> Share Secured Loan	<input checked="" type="checkbox"/> Personal Loan
Purpose:				
Loan Amount	Repayment Term (In Months)	Repayment Option:		
\$ 97800.00	144	<input type="checkbox"/> Cash <input type="checkbox"/> Automatic Transfer <input type="checkbox"/> Payroll Deduction		
Vehicle	Type of Vehicle (e.g., auto, boat)	Year and Make (e.g., 2001 Dodge)	Model (e.g., Caravan)	
Loans:				

Optional Credit Insurance	
A separate credit insurance Application/Disclosure must be completed if you are interested in adding coverage. See your loan officer for details.	
You are interested in: <input type="checkbox"/> Single Credit Life <input type="checkbox"/> Joint Credit Life <input type="checkbox"/> Credit Disability	

Applicant Information				
Complete for joint credit or if you live in a community property state: <input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)				
Full Name		Birth Date		
JACOB A CRAWFORD		02/11/1979		
Home Phone*	# of Dependents	Dependent(s) year of Birth	Email Address	
	01	2018	jakecrawforddesigns@hotmail.com	
Current Address	Years There	Previous Address (if current less than 2 years)		Years There
12990 BLUE HERON CIR OJAI, CA 93023	2.0			0.0
Name and address of reference not living with you		Relationship	Phone*	
JACK MCEWEN TUCSON, AZ		OTHER	520-419-1360	
Current Employer Name and Address	Occupation	Hire Date	Annual Gross Income	Office Phone / Ext*
JAKE CRAWFORD DESIGNS	OWNER LANDSCAPE	01/01/2010	\$ 438000.00	805-895-1587
Previous Employer Name & Address (if current less than 2 years)	Occupation	Hire Date	Annual Gross Income	Office Phone / Ext*
		---	\$ 0.00	
Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.				
Other Income Source 1	Start Date	Annual Gross Income \$	Other Income Source 2	Start Date Annual Gross Income \$
Housing Expense	Landlord/Mortgage Co. Name	Monthly Payment/Rent/Expenses	Balance	Do you pay Association or Condo Fees?
<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	US BANK	\$ 3800.00	\$	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Amount \$ 115.00

Other Applicant Information				
Check the box which applies: <input type="checkbox"/> Co-Applicant <input type="checkbox"/> Co-Signer		Check here if the Co-Applicant is your Spouse: <input type="checkbox"/>		
Complete for joint credit or if you live in a community property state: <input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)				
Full Name		Birth Date		
ERIN S CRAWFORD		07/13/1981		
Home Phone*	# of Dependents	Dependent(s) year of Birth	Email Address	
Current Address	Years There	Previous Address (if current less than 2 years)		Years There
12990 BLUE HERON CIR OJAI, CA 93023	2.0			
Name and address of reference not living with you		Relationship	Phone*	

Other Applicant Information (continued)					
Current Employer Name and Address	Occupation	Hire Date	Annual Gross Income	Office Phone / Ext*	
\$					
Previous Employer Name & Address (if current less than 2 years)	Occupation	Hire Date	Annual Gross Income	Office Phone / Ext*	
\$					
Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered.					
Other Income Source 1	Start Date	Annual Gross Income	Other Income Source 2	Start Date	Annual Gross Income
		\$			\$
Housing Expense <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Landlord/Mortgage Co. Name	Monthly Payment/Rent/Expenses	Balance	Do you pay Association or Condo Fees?	
		\$	\$	<input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$	

Additional Questions/Information (please answer the following questions)	
How did you hear about this loan program? Other referral	
Will this loan be used for: <input checked="" type="checkbox"/> Household <input type="checkbox"/> Business	Do you pay or owe: <input type="checkbox"/> Child support <input type="checkbox"/> Alimony <input type="checkbox"/> Separate Maintenance
During the next six months do you expect a change in your: <input type="checkbox"/> employer <input type="checkbox"/> residence <input type="checkbox"/> financial situation	If any of these are Yes, how much do you pay per month? \$ 0.00
Are you currently a party in a lawsuit or other legal action? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Are You a US Citizen or permanent resident alien? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

***Consent to Contact.**
By executing this Loan Application, you agree we and/or our third-party debt collectors may contact you by telephone or text message at any telephone number associated with your account, including wireless telephone numbers (i.e. cell phone numbers) which could result in charges to you, in order to service your account or collect any amounts owed to us, excluding any contacts for advertising and telemarketing purposes as prescribed by law. You further agree methods of contact may include use of pre-recorded or artificial voice messages, and/or use of an automatic dialing device. You may withdraw the consent to be contacted on your wireless telephone number(s) at any time by any reasonable means. If you have provided a wireless telephone number(s) on or in connection with this Application you represent and agree you are the wireless subscriber or customary user with respect to the wireless telephone number(s) provided and have the authority to give this consent. Furthermore, you agree to notify us of any change to the wireless telephone number(s) for which you are providing your consent to be contacted.

In order to help mitigate harm to you and your account, we may contact you on any telephone number associated with your account, including a wireless telephone number (i.e. cell phone number), to deliver to you any messages related to suspected or actual fraudulent activity on your account, data security breaches or identity theft following a data breach, money transfers, or any other exigent messages permitted by applicable law. These contacts will not contain any telemarketing, cross-marketing, solicitation, advertising, or debt collection message of any kind. The contacts will be concise and limited in frequency as required by law. You will have an opportunity to opt-out of such communications at the time of delivery.

Initial G initial

SIGNATURES – Please Read and Sign Below			
You promise that the information stated in this Loan Application is true and correct to the best of your knowledge. The Credit Union or its agent is authorized to investigate your credit worthiness, employment history, and to obtain a credit report and to answer questions about its credit history with you. The Credit Union may also obtain credit reports to update, increase, extend or renew credit with you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address or employment. You understand that it is a crime to willfully and deliberately provide incomplete or incorrect information to obtain credit. If you request, you will be provided the name and address of any credit bureau from which we received a credit report. If approved, collateral securing other loans you have with the credit union (except for loans secured by household goods or any dwelling) will also secure this loan. The USA Patriot Act requires that we verify the identity of all account holders. We may ask you or your co-borrower to show proof of your identity.			
Dec/signed by: 	02/21/2018	X	02/21/2018
Applicant	Date	Co-Applicant / Co-Signer	Date

United States Senate
Federal Credit Union



**PROMISSORY NOTE – DISCLOSURE
& SECURITY AGREEMENT**

The words "You" and "Your" mean any person authenticating this Agreement. The terms on all pages are part of the entire Agreement.

Primary Borrower Name/Address JACOB A CRAWFORD 12990 Blue Heron Cir Ojai, CA 93023	Co-Borrower Name/Address	Effective Date 02/21/18	Account Number 10041841
		Maturity Date 03/07/30	Loan Number 01

FEDERAL TRUTH-IN-LENDING DISCLOSURE

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 7.490 %	FINANCE CHARGE The dollar amount the credit will cost you. \$ 51,227.67	AMOUNT FINANCED The amount of credit provided to you or on your behalf. \$ 97,800.00	TOTAL OF PAYMENTS* The amount you will have paid when you have made all payments as scheduled. \$ 149,027.67
--	---	--	--

Your Payment Schedule Will Be

Number of Payments 143	Amount Of Payments 1,034.92	When Payments Are Due BEGINNING 04/07/2018 AND MONTHLY THEREAFTER
1	1,034.11	FINAL PAYMENT DUE ON 03/07/2030

PREPAYMENT If you payoff early, you will not have to pay a penalty.
REQUIRED DEPOSIT The annual percentage rate does not take into account your required deposit, if any.
PROPERTY INSURANCE You may obtain property insurance from anyone you want that is acceptable to the Credit Union.
LATE CHARGE If your payment is more than 15 days late, you will be charged 5% of the payment due

FILING FEES

SECURITY You are giving a security interest in all present and future, individual and joint shares and other accounts you have in the Credit Union and in the following:
 The goods or property being purchased
 Other (Describe):
 Collateral securing this loan may also secure other loans with the Credit Union

See your contract documents for any additional information about prepayment, default, any required repayment in full before the scheduled due date, and prepayment refunds and penalties.

*"e" means an estimate

*If you elected Voluntary Credit Insurance, the estimated premium collected monthly is included in your Total of Payments.

Optional Credit Insurance – Credit Life and/or Credit Disability Insurance are not required to obtain credit under this plan and will be included only if requested below by the APPLICANT(S). The insurance rates are shown below. If coverage is selected and you are eligible, you will be charged a premium and given a Certificate of Insurance from the Insurance Company which provides the important terms of this coverage. Read it carefully. If you do not check "Yes" below, no coverage will be added nor in force.

Type of Insurance	Premium	Check one or more boxes below	Signatures
Single Credit Life		Single Credit Life Insurance YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	02/11/79
Joint Credit Life		Joint Credit Life Insurance YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	Applicant Signature Birth date
Credit Disability		Credit Disability Insurance YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	Co-Applicant Signature Birth date

SECURITY

You grant to the Credit Union a Security Interest in all present and future individual and joint accounts in the Credit Union (other than those accounts that would lose special tax treatment if this security interest applied to them) and the property described below

TYPE:

Shares \$	Account No	Shares \$	Account No
-----------	------------	-----------	------------

SIGNATURES:

By authenticating (signing) this Promissory Note & Disclosure or by endorsing the accompanying loan proceeds check or by accepting funds deposited into your Credit Union share or checking account you agree to make and be bound by the terms and conditions of this Promissory Note & Disclosure including the terms and conditions on all pages of this multi-page document. You acknowledge your responsibility to ensure that the Credit Union is named first lienholder on any certificate of title, if applicable. If you are authenticating as "other owner of collateral" you are giving the Credit Union a security interest in the property described above and you are bound only by the Security Agreement and you are not obligated to repayment of the note unless you are also a co-borrower or co-signer. You acknowledge that you have read this entire Agreement and have received a copy. If you elect voluntary credit insurance on the separate disclosure you acknowledge receipt of a certificate of insurance.

CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THIS CONTRACT BEFORE YOU SIGN IT.

Borrower (seal) Date	Co-Borrower (seal) Date
X [Signature] 2/21/2018 12:00 PM EST	X
Owner of Collateral Other than Borrower (seal) Date	Witness/Notary (seal) Date
X	X

**PROMISSORY NOTE – DISCLOSURE
ITEMIZATION**

Borrower(s) **JACOB A CRAWFORD**

Credit Union: **UNITED STATES SENATE FEDERAL CREDIT UNION** Date: **02/21/18** Loan Number **01**

Repayment: You promise to pay to the Credit Union on its order, the amount financed plus the finance charge according to the payment schedule as each is set forth in the disclosure on page 1 of this Promissory Note and Disclosure. Your payment amount includes interest computed and payable at the interest rate shown on page 1 on the loan from the date finance charges begin until the loan is paid in full. The amount of your final payment as well as total Finance Charge and the total of payments will be somewhat more or less than the amounts disclosed if payments are not received precisely on the due dates. When received your payment will be applied in the order chosen by the Credit Union to finance charges, late charges, collection costs, any other charges and to the principal. Unpaid interest will be paid by later payments and will not be added to your principal balance. If a share account is pledged as security for this loan (described in the security section on page 1), you must keep these shares equal to your loan balance until you repay all of what you owe.

Prepayment: You may prepay all or part of your loan at anytime without penalty. However, if a balance remains owing, you are still required to make your regular periodic payments. A partial payment will not automatically reduce your periodic payment unless the remaining amount owed is less than the periodic payment.

Skip Payments: At the Credit Union's option and on terms we state from time to time, we may allow you to skip payments, which means you may be allowed to skip individual installment payments. If you accept any skip payment, you understand that the Finance Charge (daily interest rate) will continue to be applied. However, no late charges will apply for authorized skip payments. Further, no skip payment will extend the term of any credit insurance policy you may have obtained through the Credit Union as part of this loan.

Default: You will be in default: (1) if you fail to make any payment on time; (2) in the event of your death; (3) in the event of your insolvency or the filing of any requests for relief under the bankruptcy code by or against you; (4) if you are the subject of any legal process which seeks to attach your Credit Union account, any of your property or rights; (5) if you have given the Credit Union false or inaccurate information in obtaining a loan or any other Credit Union services; (6) if you do any act or fail to do any act which the Credit Union believes endangers the collateral, if any, or your ability to repay what you owe, including but not limited to, leaving your current employment; (7) if you break any promise you have made under this or any other agreement with the Credit Union; (8) if you use the collateral in any illegal activity. In the event of a default, you understand that the decision to take action is the sole discretion of the Credit Union and that the failure to act on one default will not stop action on another. You further agree that the Credit Union does not have to provide you advance notice before taking action on any default, unless required to do so by applicable law. You will be in default if you fail to obtain or maintain the required property insurance, or if you fail to pay all taxes when due. If you are in default, the Credit Union may require that you deliver the collateral to it at a time and place of its choosing. You agree that the Credit Union can take possession of the collateral without judicial process and you authorize a right of entry for that purpose and said repossession may occur without giving you advance notice except when notice is expressly required by applicable law. This Agreement, the Uniform Commercial Code, and other applicable law, authorize the Credit Union to take various actions; and the Credit Union may rely on any or all of those sources.

Right of Offset: If you are in default, the Credit Union may at any time without demand or notice of any kind, appropriate and apply toward the payment of the unpaid balance due, any unpaid shares, dividends, or other funds that would not have adverse tax consequences if pledged as security. You appoint the Credit Union as your Attorney-in-fact to perform any act(s) which it feels are necessary to protect its security interest.

Acceleration: If you are in default, the Credit Union may call any amounts you owe immediately due and payable plus FINANCE CHARGES which shall continue to accrue until the entire balance owed is paid in full. The undersigned, individually and jointly waive presentment, demand, protest, notice of protest, notice of acceleration, and notice of intent to accelerate and any notice that the Credit Union is demanding payment in full of the outstanding balance under the contract because of default or for any other reason. You waive presentment, demand, notice of intention to accelerate, and notice of acceleration of the maturity of any amounts owed under this Note. You further understand that if the Credit Union reasonably believes its collateral is threatened, or that your ability to repay what you owe is impaired, it may call any such amounts immediately due and payable including FINANCE CHARGES.

Remedies: When you are in default, the Credit Union can call any amounts you owe immediately due and payable plus all finance and other charges. You waive any right you have to demand for payment, notice of intent to accelerate and notice of acceleration. You will continue to pay interest until you repay what you owe at the loan interest rate unless a default interest rate is disclosed as part of the Note. The Credit Union can exercise any right given to it by the Uniform Consumer Credit Code or other applicable law. The Credit Union may delay taking any action to protect its rights as many times as it wants and as long as it wants without losing them.

Late Charge: If any payment is made late, you may be charged a late charge. You agree to pay the late charge if any is disclosed on page 1.

Co-Borrower or Co-Signer: If you are authenticating this Note as a co-borrower or co-signer, you waive any right to require the Credit Union to attempt collection of this Note from the primary borrower first. You agree to be equally and severally responsible with the first borrower for all obligations under this Note. You understand that the terms of this Note apply to you as well as to the primary borrower and you waive any requirement that you be notified of changes in the terms of this Note or any Security Agreement for this Note.

Credit Insurance: If you elected voluntary credit insurance and financed the total cost of coverage, you understand that coverage is only for the original amount financed as shown on page 1. If premium is calculated and collected monthly as part of your payment, premium rates are not guaranteed. However, you will be notified in advance if the monthly cost for coverage will increase.

Treatment of Payments: Payments must be received at any branch by closing on a business day to be credited to your account as of that same day. If any payments made by you are less than the total payment due, the Credit Union may allocate the payment at its sole discretion.

Other Terms: If any part of this Note is determined by court or by law to be invalid or unenforceable, the rest will remain in effect. All the Credit Union's rights shall inure to the benefit of its successors and assigns, and all of your obligations shall bind your heirs or legal representatives or successors. You authorize the use of electronic signatures, facsimile signatures and photocopied signatures for all purposes of authenticating this Note. Said signatures will have the same force in effect as original signatures for all transactions included in applications and Agreements with the Credit Union.

Notice: You promise that your name and address shown on page 1 are your legal name and place of residence and such place of residence is the proper address for all notice(s) that may be required and you further understand that changes in address must be submitted to the Credit Union in writing to be effective.

Collection Costs: If collection efforts are required by the Credit Union, you agree to pay all costs and expenses incurred in the collection of any sum due, and in addition if the holder hereof, after default, shall place this Note in the hands of an attorney or collection agency, for collection, to pay reasonable attorney's fees, interest and fines due on this Note at the time of the employment of such attorney or collection agency to the extent permitted by state law.

Governing Law: Except to the extent that Federal Law is applicable, the laws of the state in which this document is written shall govern the validity, construction and enforcement of this Agreement.

NEGATIVE INFORMATION NOTICE: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

ITEMIZATION OF THE AMOUNT FINANCED			
The Credit Union or an entity affiliated with the Credit Union will retain a portion of the amount paid to others denoted by asterisk (*).			
Itemization of amount financed of	Amount given to you directly \$	Paid on Account \$	Prepaid Finance Charge \$
\$97,800.00			
Amount paid to others on your behalf	\$	To	\$
	\$	To	\$

SIGNATURE OF CO-SIGNER.
If the borrower fails to repay this debt, you promise to pay the debt to the Credit Union upon demand. The Credit Union can seek immediate payment from you without making prior demand for payment on the borrower. You pledge all shares and/or other funds in any of your individual and joint accounts as security for your promise. The Credit Union has the right to apply your shares and other funds towards what you owe if you are in default. Any account that would lose special tax consideration if given as security is not subject to this pledge or right of offset. The Credit Union can enforce this Agreement against your heirs and legal representatives. You waive notice of acceptance of this guaranty, of any extensions in time of payments, of sale or release of any collateral for the loan and all other notices of which you would otherwise be entitled to receive, if allowed by applicable law.

Co-Signer	Date	Co-Signer	Date	Notary	Date
-----------	------	-----------	------	--------	------