

IN THE CIRCUIT COURT OF THE SEVENTH JUDICIAL CIRCUIT
IN AND FOR VOLUSIA COUNTY, FLORIDA

Case No.: 2024 29084 CODL
Division: 71

JEREMIAH-MATTHEW ANDERSON,
Plaintiff, Pro Se,

v.

WESTLAKE SERVICES LLC
d/b/a WESTLAKE FINANCIAL SERVICES,
Defendant.

AMENDED COMPLAINT FOR REPLEVIN (DAMAGES IN LIEU OF PROPERTY) AND OTHER RELIEF

COMES NOW the Plaintiff, JEREMIAH-MATTHEW ANDERSON, a free and sovereign man, proceeding pro se, and files this Amended Complaint against Defendant, WESTLAKE SERVICES LLC d/b/a WESTLAKE FINANCIAL SERVICES (hereinafter "Defendant"), and alleges as follows:

I. JURISDICTION AND VENUE

1. This Court has jurisdiction pursuant to Florida Statutes § 26.012 and Chapter 78. Plaintiff is a resident of Volusia County, Florida. The events giving rise to this cause of action occurred in Volusia County, including the unlawful taking of Plaintiff's private vehicle.
2. Venue is proper in this Court pursuant to Fla. Stat. § 47.011 because the cause of action accrued in Volusia County, and the Defendant committed the wrongful acts complained of herein within said jurisdiction.

II. BACKGROUND AND FACTS

3. On April 30, 2021, Plaintiff entered into a Retail Installment Contract ("RIC") for the purchase of a 2011 Ford F-450, VIN: 1FT8W4DTXBEC16473.
4. Defendant, WESTLAKE SERVICES LLC d/b/a WESTLAKE FINANCIAL SERVICES, was not a named party to that RIC in any capacity. Defendant has publicly maintained and communicated that it only operates under one of two names: its legal entity name or its registered doing business as (d/b/a) name. It has not presented lawful standing to act in any other capacity regarding the RIC.
5. Plaintiff, upon observing discrepancies, communicated directly with Defendant. Defendant, in apparent concession, issued a 1099-C Cancellation of Debt form on August 19, 2024, thereby affirming debt discharge.
6. After issuance of the 1099-C, Defendant continued unauthorized collection efforts, prompting Plaintiff to issue a formal debt validation request on October 21, 2024, pursuant to 15 U.S.C. § 1692g(b). Defendant failed to provide validation.
7. On November 1, 2024, Defendant unlawfully entered private property and removed Plaintiff's vehicle without authority, committing civil theft with the intent to deny Plaintiff access to his private property and deprive him of lawful use.
8. On December 19, 2024, this Honorable Court issued an Order Granting Replevin in Plaintiff's favor, confirming Plaintiff's right to possession. (It was a default judgement and was later vacated.)
9. However, Defendant had already sold the vehicle prior to the entry of the Court's Order, making any Order of Replevin moot.
10. Plaintiff served a pre-suit demand letter dated January 27, 2025, in compliance with Fla. Stat. § 772.11.
11. Defendant failed to cure within the 30-day statutory period.
12. The repossessed vehicle had substantial enhancements including a \$10,000 engine upgrade and \$1,285 in brake improvements both of which have immense value of unrealized gains in each investment. Those gains will never be realized due to the willful actions of the defendant.
13. Defendant also continued to report false information to credit bureaus, including false "late payment" and "repossession" entries, thereby damaging Plaintiff's credit.

14. At least 41 post-discharge contact attempts were made by Defendant, after August 19, 2024, as documented in Exhibit G.

III. CAUSES OF ACTION

COUNT I: REPLEVIN (DAMAGES IN LIEU OF PROPERTY)

15. Plaintiff had legal ownership and the right to possess the 2011 Ford F-450.
16. Defendant unlawfully retained and sold the vehicle before an enforceable order of replevin could be issued.
17. Plaintiff seeks damages equal to the fair market value of the vehicle, as reflected in the original Retail Installment Contract, inclusive of upgrades and loss of use.

COUNT II: CIVIL THEFT (FLA. STAT. § 772.11)

18. Defendant knowingly and unlawfully deprived Plaintiff of his property.
19. Defendant issued a 1099-C, then repossessed and sold the vehicle with criminal intent.
20. Plaintiff complied with pre-suit notice under § 772.11.
21. Plaintiff is entitled to treble damages and attorneys' fees.

COUNT III: FDCPA VIOLATIONS (15 U.S.C. § 1692 ET SEQ.)

22. Defendant is a "debt collector" and violated 15 U.S.C. § 1692g(b).
23. Defendant failed to validate debt and continued collection activities.
24. Plaintiff is entitled to statutory damages up to \$1,000.

COUNT IV: FCCPA VIOLATIONS (FLA. STAT. § 559.55 ET SEQ.)

25. Defendant engaged in deceptive, abusive collection practices.

26. Plaintiff is entitled to \$1,000 per violation.

COUNT V: FCRA VIOLATIONS (15 U.S.C. § 1681 ET SEQ.)

27. Defendant reported false information to Experian post-discharge.

28. Defendant failed to correct after dispute.

29. Plaintiff is entitled to statutory and actual damages.

COUNT VI: BREACH OF CONTRACT & UNJUST ENRICHMENT

30. Defendant agreed to discharge the debt via 1099-C and then repossessed and sold the truck.

31. Alternatively, Defendant was unjustly enriched.

32. Plaintiff seeks restitution for all payments made.

IV. DAMAGES REQUESTED

Plaintiff recognizes the jurisdictional limits imposed upon this Court. While the cumulative damages may exceed this Court's \$50,000 monetary jurisdictional limit, Plaintiff voluntarily stipulates to a damages cap of \$50,000.00 in total, in an effort to expedite final resolution and avoid unnecessary cost and delay associated with refile in Circuit Court. This concession is not made in mercy to the Defendant, but as a firm act of will by a man choosing to move forward and recover peace from the trespass committed against him.

A. Count I (Replevin Damages):

- Vehicle Fair Market Value: \$19,244.05
- Engine Upgrade: \$10,000.00
- Brake Improvements: \$1,285.00
- Loss of use damages \$5000

- Court costs

B. Count II (Civil Theft):

- Treble actual damages capped within the Court's monetary limit
- Attorneys' fees and costs

C. Count III (FDCPA):

- Statutory damages up to \$1,000

D. Count IV (FCCPA):

- \$1,000 per violation

E. Count V (FCRA):

- Statutory damages (\$100–\$1,000 per violation)
- Actual and punitive damages

F. Count VI (Contract/Unjust Enrichment):

- Restitution of all payments made toward the vehicle

G. General Damages:

- Emotional distress
- Lost income
- All litigation expenses

H. Injunctive Relief:

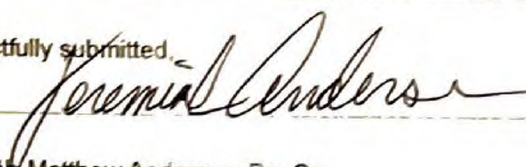
- Order to correct all credit reporting to reflect \$0 balance, "paid in full"

I. Punitive Damages:

- For willful and malicious conduct

All relief requested herein is expressly subject to and limited by the jurisdictional cap of \$50,000.

Respectfully submitted,


Jeremiah-Matthew Anderson, Pro Se
3634 Watermelon Lane
New Smyrna Beach, FL 32168
cvo@treeai.us
Date: April 17th 2025

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 17 day of April, 2025, a true and correct copy of the foregoing was served via [eFiling portal or certified mail] to:

Liebler, Gonzalez & Portuondo
44 West Flagler Street, 25th Floor
Miami, FL 33139
(Counsel for Defendant)


Jeremiah-Matthew Anderson, Pro Se

WESTLAKE FINANCIAL
4751 WILSHIRE BLVD #100
Los Angeles, CA 90010
US

22W0820A

52/1



JEREMIAH ANDERSON
3634 WATERMELON LANE
NEW SMYRNA BEACH FL 32168-8774

☐ CORRECTED (if checked)

CREDITOR'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. WESTLAKE FINANCIAL 4751 WILSHIRE BLVD #100 Los Angeles, CA 90010 US Phone: 888-893-7937		1 Date of identifiable event 08/19/2024	OMB No. [REDACTED] Form 1099-C (Rev. January 2022) For calendar year 2023	Copy B For Debtor This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction and the IRS determines that it has not been reported.
		2 Amount of debt discharged \$ 4,129.93		
		3 Interest, if included in box 2 \$ 0.00		
CREDITOR'S TIN [REDACTED]	DEBTOR'S TIN [REDACTED]	4 Debt description 2011 FORD F-450 VIN: 1FT8W4DTXBEC16473		
DEBTOR'S name, Street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code JEREMIAH ANDERSON 3634 WATERMELON LANE NEW SMYRNA BEACH, FL 32168 US		5 If checked, the debtor was personally liable for repayment of the debt <input type="checkbox"/>		
Account number (see instructions) 236521553276		6 Identifiable event code H	7 Fair market value of property \$ 0.00	

Form 1099-C (Rev. 1-2022) (keep for your records)

www.irs.gov/Form1099C

Department of the Treasury - Internal Revenue Service

Instructions for Debtor

You received this form because a federal government agency or an applicable financial entity (a creditor) has discharged (canceled or forgiven) a debt you owed, or because an identifiable event has occurred that either is or is deemed to be a discharge of a debt of \$600 or more. If a creditor has discharged a debt you owed, you are required to include the discharged amount in your income, even if it is less than \$600, on the "Other income" line of your Form 1040 or 1040-SR. However, you may not have to include all of the canceled debt in your income. There are exceptions and exclusions, such as bankruptcy and insolvency. See Pub. 4681, available at www.irs.gov/Pub4681, for more details. If an identifiable event has occurred but the debt has not actually been discharged, then include any discharged debt in your income in the year that it is actually discharged, unless an exception or exclusion applies to you in that year.

Debtor's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the creditor has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the creditor assigned to distinguish your account.

Box 1. Shows the date the earliest identifiable event occurred or, at the creditor's discretion, the date of an actual discharge that occurred before an identifiable event. See the code in box 6.

Box 2. Shows the amount of debt either actually or deemed discharged. **Note:** If you don't agree with the amount, contact your creditor.

Box 3. Shows interest if included in the debt reported in box 2. See Pub. 4681 to see if you must include the interest in gross income.

Box 4. Shows a description of the debt. If box 7 is completed, box 4 also shows a description of the property.

Box 5. Shows whether you were personally liable for repayment of the debt when the debt was created or, if modified, at the time of the last modification. See Pub. 4681 for reporting instructions.

Box 6. Shows the reason your creditor has filed this form. The codes in this box are described in more detail in Pub. 4681. A—Bankruptcy; B—Other judicial debt relief; C—Statute of limitations or expiration of deficiency period; D—Foreclosure election; E—Debt relief from probate or similar proceeding; F—By agreement; G—Decision or policy to discontinue collection; or H—Other actual discharge before identifiable event.

Box 7. If, in the same calendar year, a foreclosure or abandonment of property occurred in connection with the cancellation of the debt, the fair market value (FMV) of the property will be shown, or you will receive a separate Form 1099-A. Generally, the gross foreclosure bid price is considered to be the FMV. For an abandonment or voluntary conveyance in lieu of foreclosure, the FMV is generally the appraised value of the property. You may have income or loss because of the acquisition or abandonment. See Pub. 4681 for information about foreclosures and abandonments. If the property was your main home, see Pub. 523 to figure any taxable gain or ordinary income.

Future developments. For the latest information about developments related to Form 1099-C and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099C.

Free File Program. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.



Jeremiah and Lacey Anderson <office@fitreeshop.com>

[Westlake Financial]: Notice of Cancellation of Debt - Solved

Westlake Financial <support@westlakefinancialsupport.zendesk.com>
Reply-To: Westlake Financial <support+id0XM6DE-XE5K0@westlakefinancialsupport.zendesk.com>
To: Jeremiah Anderson <office@fitreeshop.com>

Wed, Oct 30, 2024 at 12:15 PM



Westlake Financial

Hi Jeremiah Anderson,

The ticket you reported under Ticket ID #233817 has been closed.

Thank you,
Westlake Financial

Message:

Hi Jeremiah,

1099-C is sent when, we, not the customer forgive \$600 or more of a deficiency balance. This typically happens when we settle an account and the amount we forgive is greater than \$600. The customer does not get to send in this letter for us to cancel the loan.

Thank you and have a nice day.

This email is a service from Westlake Financial. Delivered by Zendesk

[Quoted text hidden]

FL-103-ARB 10/10/2015

Retail Installment Contract and Security Agreement

Seller Name and Address
Kelly's Cars
123 N Hwy Us1
Oak Hill, FL 32759

Buyer(s) Name(s) and Address(es)
jeremiah matthew anderson
2065 w parkway
deland, FL 32724

Summary

No. App# 64792233 - V# 1
Date 4/30/2021

Buyers' Month of Birth May

☐ Business, commercial or agricultural purpose Contract.

Documentary Stamp Tax. Florida documentary stamp tax required by law in the amount of \$ 62.65 has been paid or will be paid directly to the Florida Department of Revenue. Certificate of Registration No. _____.

Truth-In-Lending Disclosure

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid when you have made all scheduled payments.	The total cost of your purchase on credit, including your down payment of
12.49 %	\$ 4979.13	\$ 17893.35	\$ 22872.48	\$ 5800.00 \$ 28672.48

Payment Schedule. Your payment schedule is:

No. of Payments	Amount of Payments	When Payments are Due
48	\$ 476.51	Monthly, Beginning 06/06/21

Security. You are giving us a security interest in the Property purchased.

Late Charge. If all or any portion of a payment is not paid within 10 days of its due date, you will be charged a late charge of 5% of the unpaid amount of the payment due.

Prepayment. If you pay off this Contract early, you may 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.

Description of Property

Year	Make	Model	Style	Vehicle Identification Number	Odometer Mileage
2011	Ford	F450 Super Duty Crew Cab	Pickup	1FT8W4DTXBEC16473	206044
Other: _____					
<input type="checkbox"/> New <input checked="" type="checkbox"/> Used <input type="checkbox"/> Demo					

Description of Trade-In

N/A

Conditional Delivery

☐ Conditional Delivery. If checked, you agree that the following agreement regarding securing financing ("Agreement") applies: _____

_____. The Agreement is part of this Contract. The Agreement will no longer control after the assignment is accepted. If there are any conflicts between the terms of the Agreement and the Contract, the terms of this Contract will apply.

Sales Agreement

Payment. You promise to pay us the principal amount of \$ 17893.35 plus finance charges accruing on the unpaid balance at the rate of 12.49 % per year from the date of this Contract until paid in full. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the Truth-In-Lending Disclosure. You also agree to pay any additional amounts according to the terms and conditions of this Contract.

Down Payment. You also agree to pay or apply to the Cash Price, on or before the date of this Contract, any cash, rebate and net trade-in value described in the Itemization of Amount Financed.

☐ You agree to make deferred down payments as set forth in your Payment Schedule.

- ☐ **Loan Processing Fee.** You agree to pay a loan processing fee of \$ N/A that will be ☐ paid in cash.
- ☐ financed over the term of the Contract.
- ☒ **Pre-delivery Service Fee.** You agree to pay a pre-delivery service fee of \$ 100.00 that will be ☐ paid in cash.
- ☐ financed over the term of the Contract. This charge represents costs and profit to the dealer for items such as inspecting, cleaning, and adjusting vehicles, and preparing documents related to the sale.
- ☐ **Minimum Finance Charge.** You agree to pay a minimum finance charge of \$ N/A if you pay this Contract in full before we have earned that much in finance charges.

Itemization of Amount Financed

a. Price of Vehicle, etc. (incl. sales tax of \$ <u>1350.70</u>)	\$	<u>23345.70</u>
b. Pre-delivery service fee	\$	<u>100.00</u>
c. Cash Price (a + b)	\$	<u>23445.70</u>
d. Trade-in allowance	\$	<u>N/A</u>
e. Less: Amount owing, paid to (includes m):	\$	<u>N/A</u>
f. Net trade-in (d-e; if negative, enter \$0 here and enter the amount on line m)	\$	<u>N/A</u>
g. Cash payment	\$	<u>5800.00</u>
h. Manufacturer's rebate	\$	<u>N/A</u>
i. Deferred down payment	\$	<u>N/A</u>
j. Other down payment (describe)	\$	<u>N/A</u>
k. Down Payment (f+g+h+i+j)	\$	<u>5800.00</u>
l. Unpaid balance of Cash Price (c-k)	\$	<u>17645.70</u>
m. Financed trade-in balance (see line f)	\$	<u>N/A</u>
n. Paid to public officials, including filing fees	\$	<u>185.00</u>
o. Insurance premiums paid to insurance company(ies) (See <i>Insurance Disclosures</i> section for coverage and benefits types.)	\$	<u>N/A</u>
p. Service Contract, paid to:	\$	<u>N/A</u>
q. To: <u>Documentary Stamp Tax</u>	\$	<u>62.65</u>
r. To: _____	\$	<u>N/A</u>
s. To: _____	\$	<u>N/A</u>
t. To: _____	\$	<u>N/A</u>
u. To: _____	\$	<u>N/A</u>
v. To: _____	\$	<u>N/A</u>
w. To: _____	\$	<u>N/A</u>
x. To: _____	\$	<u>N/A</u>
y. To: _____	\$	<u>N/A</u>
z. To: _____	\$	<u>N/A</u>
aa. Total Other Charges/Amts Paid (m thru z)	\$	<u>247.65</u>
bb. Prepaid Finance Charge	\$	<u>N/A</u>
cc. Amount Financed (l + aa-bb)	\$	<u>17893.35</u>

We may retain or receive a portion of any amounts paid to others.

Insurance Disclosures

Credit Insurance. Credit life and credit disability (accident and health) are not required to obtain credit and are not a factor in the credit decision. We will not provide them unless you sign and agree to pay the additional premium. If you want such insurance, we will obtain it for you (if you qualify for coverage). We are quoting below **only** the coverages you have chosen to purchase.

Credit Life

☐ Single ☐ Joint ☒ None

Premium \$ N/A Term _____

Insured _____

Credit Disability

☐ Single ☐ Joint ☒ None

Premium \$ N/A Term _____

Insured _____

Your signature below means you want (only) the insurance coverage(s) quoted above. If "None" is checked, you have declined the coverage we offered.

N/A By: _____ DOB _____

N/A By: _____ DOB _____

N/A By: _____ DOB _____

Property Insurance. You must insure the Property. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. The collision coverage deductible may not exceed \$ N/A. If you get insurance from or through us you will pay \$ N/A for 0 months of coverage.

This premium is calculated as follows:

<input type="checkbox"/> \$ <u>N/A</u> Deductible, Collision Cov.	\$	<u>N/A</u>
<input type="checkbox"/> \$ <u>N/A</u> Deductible, Comprehensive	\$	<u>N/A</u>
<input type="checkbox"/> Fire-Theft and Combined Additional Cov.	\$	<u>N/A</u>
<input type="checkbox"/>	\$	<u>N/A</u>

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS CHECKED AND INDICATED.

[This area intentionally left blank.]

☐ **Single-Interest Insurance.** You must purchase single-interest insurance. The coverage may be obtained from a company of your choice, reasonably acceptable to us. If you buy the coverage from or through us, you will pay \$ N/A for _____ of coverage. This insurance is solely for the interest of the Seller, its successors and assigns, and no protection exists for your benefit. You authorize us to purchase Single-Interest Insurance.

Signed By: jeremiah anderson
Apr 30, 2021 7:55:15 AM PDT

4/30/2021

By: jeremiah matthew anderson

Date

By: _____ Date _____

By: _____ Date _____

Additional Protections

You may buy any of the following voluntary protection plans. They are not required to obtain credit, are not a factor in the credit decision, and are not a factor in the terms of the credit or the related sale of the Vehicle. The voluntary protections will not be provided unless you sign and agree to pay the additional cost.

Your signature below means that you want the described item and that you have received and reviewed a copy of the contract(s) for the product(s). If no coverage or charge is given for an item, you have declined any such coverage we offered.

☐ **Service Contract**

Term _____
Price \$ N/A
Coverage _____

☐ **Gap Waiver or Gap Coverage**

Term _____
Price \$ N/A
Coverage _____

☐ _____
Term _____
Price \$ _____
Coverage _____

Signed By: jeremiah anderson
Apr 30, 2021 7:55:15 AM PDT

4/30/2021

By: jeremiah matthew anderson

Date

By: _____ Date _____

By: _____ Date _____

Additional Terms of the Sales Agreement

Definitions. "Contract" refers to this Retail Installment Contract and Security Agreement. The pronouns "you" and "your" refer to each Buyer signing this Contract, and any guarantors, jointly and individually. The pronouns "we", "us" and "our" refer to the Seller and any entity to which it may transfer this Contract. "Vehicle" means each motor vehicle described in the Description of Property section. "Property" means the Vehicle and all other property described in the Description of Property and Additional Protections sections.

Purchase of Property. You agree to purchase the Property from Seller, subject to the terms and conditions of this Contract. Seller will not make any repairs or additions to the Vehicle except as noted in the Description of Property section.

You have been given the opportunity to purchase the Property and described services for the Cash Price or the Total Sale Price. The "Total Sale Price" is the total price of the Property if you buy it over time.

Deferment. We may agree to defer the scheduled due date of all or any part of any installment payment, and will collect a \$15.00 fee for such deferment. You must maintain the insurance on the Property required by this Contract during any deferment period. You may extend any optional insurance you bought with this Contract if the insurance company or your insurance contract allows the extension and if you pay the extension charge. In addition to the \$15.00 deferment fee and the costs of extending required or optional insurance, you will also be required to pay additional finance charges as a result of exercising the deferment option.

General Terms. The Total Sale Price shown in the Truth-In-Lending Disclosure assumes that all payments will be made as scheduled. The actual amount you will pay will be more if you pay late and less if you pay early.

We do not intend to charge or collect, and you do not agree to pay, any finance charge or fee that is more than the maximum amount permitted for this sale by state or federal law. If you pay a finance charge or fee that exceeds that maximum amount, we will first apply the excess amount to reduce the principal balance and, when the principal has been paid in full, refund any remaining amount to you.

You understand and agree that some payments to third parties as a part of this Contract may involve money retained by us or paid back to us as commissions or other remuneration.

You agree that the Property will not be used as a dwelling.

Prepayment. You may prepay this Contract in full or in part at any time. We may impose an acquisition charge of \$75.00 for services performed in processing this Contract if it is paid in full within 6 months after the Contract's effective date. Any partial prepayment will not excuse any later scheduled payments. If we get a refund of any unearned insurance premiums that you paid, you agree that we may subtract the refund from the amount you owe, unless otherwise provided by law.

Returned Payment Charge. If you make any payment required by this Contract that is returned or dishonored, you agree to pay a service charge that is the greater of 5% of the face amount of the instrument, (including orders of payment, debit card orders, or electronic funds transfers), or: \$25.00, if the face value of the instrument does not exceed \$50.00; \$30.00 if the face value exceeds \$50.00 but does not exceed \$300.00; \$40.00 if the face value exceeds \$300.00.

Governing Law and Interpretation. This Contract is governed by the law of Florida and applicable federal law and regulations.

If any section or provision of this Contract is not enforceable, the other terms will remain part of this Contract. You authorize us to correct any clerical error or omissions in this Contract or in any related document.

Name and Location. Your name and address set forth in this Contract are your exact legal name and your principal residence. You will provide us with at least 30 days notice before you change your name or principal residence.

Telephone Monitoring and Calling. You agree that we may from time to time monitor and record telephone calls made or received by us or our agents regarding your account to assure the quality of our service. In order for us to service the account or to collect any amounts you may owe, and subject to applicable law, you agree that we may from time to time make calls and send text messages to you using prerecorded/artificial voice messages or through the use of an automatic dialing device at any telephone number you provide to us in connection with your account, including a mobile telephone number that could result in charges to you.

Default. You will be in default on this Contract if any one of the following occurs (except as prohibited by law):

- ◆ You fail to perform any obligation that you have undertaken in this Contract.
- ◆ We, in good faith, believe that you cannot, or will not, pay or perform the obligations you have agreed to in this Contract.

If you default, you agree to pay our court costs and fees for repossession, repair, storage and sale of the Property securing this Contract. You also agree to pay reasonable attorneys' fees after default and referral to an attorney not a salaried employee of ours.

If an event of default occurs as to any of you, we may exercise our remedies against any or all of you.

Remedies. If you are in default on this Contract, we have all of the remedies provided by law and this Contract. Those remedies include:

- ◆ We may require you to immediately pay us, subject to any refund required by law, the remaining unpaid balance of the amount financed, finance charges and all other agreed charges.
- ◆ We may pay taxes, assessments, or other liens or make repairs to the Property if you have not done so. We are not required to do so. You will repay us that amount immediately. That amount will earn finance charges from the date we pay it at the post-maturity rate described in the *Payment* section until paid in full.
- ◆ We may require you to make the Property available to us at a place we designate that is reasonably convenient to you and us.
- ◆ We may immediately take possession of the Property by legal process or self-help, but in doing so we may not breach the peace or unlawfully enter onto your premises.
- ◆ We may then sell the Property and apply what we receive as provided by law to our reasonable expenses and then toward what you owe us.
- ◆ Except when prohibited by law, we may sue you for additional amounts if the proceeds of a sale do not pay all of the amounts you owe us.

By choosing any one or more of these remedies, we do not give up our right to later use another remedy. By deciding not to use any remedy, we do not give up our right to consider the event a default if it happens again.

You agree that if any notice is required to be given to you of an intended sale or transfer of the Property, notice is reasonable if mailed to your last known address, as reflected in our records, at least 10 days before the date of the intended sale or transfer (or such other period of time as is required by law).

You agree that we may take possession of personal property left in or on the Property securing this Contract and taken into possession as provided above. You may have a right to recover that property.

If the Property has an electronic tracking device, you agree that we may use the device to find the vehicle.

Obligations Independent. Each person who signs this Contract agrees to pay this Contract according to its terms. This means the following:

- ◆ You must pay this Contract even if someone else has also signed it.
- ◆ We may release any co-buyer or guarantor and you will still be obligated to pay this Contract.
- ◆ We may release any security and you will still be obligated to pay this Contract.
- ◆ If we give up any of our rights, it will not affect your duty to pay this Contract.
- ◆ If we extend new credit or renew this Contract, it will not affect your duty to pay this Contract.

Warranty. Warranty information is provided to you separately.

Security Agreement

Security. To secure your payment and performance under the terms of this Contract, you give us a security interest in the Vehicle, all accessions, attachments, accessories, and equipment placed in or on the Vehicle and in all other 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.

Duties Toward Property. By giving us a security interest in the Property, you represent and agree to the following:

- ◆ You will defend our interests in the Property against claims made by anyone else. You will keep our claim to the Property ahead of the claim of anyone else. You will not do anything to change our interest in the Property.
- ◆ You will keep the Property in your possession and in good condition and repair. You will use the Property for its intended and lawful purposes.
- ◆ You agree not to remove the Property from the U.S. without our prior written consent.
- ◆ You will not attempt to sell the Property, transfer any rights in the Property, or grant another lien on the Property without our prior written consent.
- ◆ You will pay all taxes and assessments on the Property as they become due.
- ◆ You will notify us with reasonable promptness of any loss or damage to the Property.

- ◆ You will provide us reasonable access to the Property for the purpose of inspection. Our entry and inspection must be accomplished lawfully, and without breaching the peace.

Agreement to Provide Insurance. You agree to provide property insurance on the Property protecting against loss and physical damage and subject to a maximum deductible amount indicated in the *Insurance Disclosures* section, or as we will otherwise require. You will name us as loss payee on any such policy. Generally, the loss payee is the one to be paid the policy benefits in case of loss or damage to the Property. In the event of loss or damage to the Property, we may require additional security or assurances of payment before we allow insurance proceeds to be used to repair or replace the Property. You agree that if the insurance proceeds do not cover the amounts you still owe us, you will pay the difference. You may purchase or provide the insurance from any insurance provider that is reasonably acceptable to us. Your choice of an insurance provider will not affect the credit decision. We may impose reasonable requirements concerning the extent of coverage and the financial soundness of the insurance provider. You will keep the insurance in full force and effect until this Contract is paid in full.

If you fail to obtain or maintain this insurance, or name us as loss payee, we may obtain insurance to protect our interest in the Property. This insurance may be written by a company other than one you would choose. It may be written at a rate higher than a rate you could obtain if you purchased the property insurance required by this Contract. We will add the premium for this insurance to the amount you owe us. Any amount we pay will be due immediately. This amount will earn finance charges from the date paid at the rate described in the *Payment* section until paid in full.

Gap Waiver or Gap Coverage. In the event of theft or damage to the Vehicle that results in a total loss, there may be a gap between the amount due under the terms of the Contract and the proceeds of your insurance settlement and deductibles. You are liable for this difference. You have the option of purchasing Gap Waiver or Gap Coverage to cover the gap liability, subject to any conditions and exclusions in the Gap Waiver or Gap Coverage agreements.

Arbitration Provision

PLEASE READ CAREFULLY! By agreeing to this Arbitration Provision you are giving up your right to go to court for claims and disputes arising from this Contract:

- ◆ EITHER YOU OR WE MAY CHOOSE TO HAVE ANY DISPUTE BETWEEN YOU AND US DECIDED BY ARBITRATION, AND NOT BY A COURT OR BY JURY TRIAL.
- ◆ YOU GIVE UP ANY RIGHT THAT YOU MAY HAVE TO PARTICIPATE AS A CLASS REPRESENTATIVE OR CLASS MEMBER IN ANY CLASS ACTION OR CLASS ARBITRATION AGAINST US IF A DISPUTE IS ARBITRATED.
- ◆ IN ARBITRATION, DISCOVERY AND RIGHTS TO APPEAL ARE GENERALLY MORE LIMITED THAN IN A JUDICIAL PROCEEDING, AND OTHER RIGHTS THAT YOU WOULD HAVE IN COURT MAY NOT BE AVAILABLE.

You or we (including any assignee) may elect to resolve any Claim by neutral, binding arbitration and not by a court action. "Claim" means any claim, dispute or controversy between you and us or our employees, agents, successors, assigns or affiliates arising from or relating to: 1. the credit application; 2. the purchase of the Property; 3. the condition of the Property; 4. this Contract; 5. any insurance, maintenance, service or other contracts you purchased in connection with this Contract; or 6. any related transaction, occurrence or relationship. This includes any Claim based on common or constitutional law, contract, tort, statute, regulation or other ground. To the extent allowed by law, the validity, scope and interpretation of this Arbitration Provision are to be decided by neutral, binding arbitration.

If either party elects to resolve a Claim through arbitration, you and we agree that no trial by jury or other judicial proceeding will take place. Instead, the Claim will be arbitrated on an individual basis and not on a class or representative basis.

The party electing arbitration may choose either of the following arbitration organizations and its applicable rules, provided it is willing and able to handle the arbitration: American Arbitration Association, 1633 Broadway, Floor 10, New York, NY 10019 (www.adr.org) or JAMS, 1920 Main Street, Suite 300 Irvine, CA 92614 (www.jamsadr.com), or it may choose any other reputable arbitration organization and its rules to conduct the arbitration, subject to the other party's approval. The parties can get a copy of the organization's rules by contacting it or visiting its website. If the chosen arbitration organization's rules conflict with this Arbitration Provision, the terms of this Arbitration Provision will govern the Claim. However, to address a conflict with the selected arbitration organization's rules, the parties may agree to change the terms of this Arbitration Provision by written amendment signed by the parties. If the parties are not able to find or agree upon an arbitration organization that is willing and able to handle the arbitration, then the arbitrator will be selected pursuant to 9 U.S. Code Sections 5 and 6.

The arbitration hearing will be conducted in the federal district where you reside unless you and we otherwise agree. Or, if you and we agree, the arbitration hearing can be by telephone or other electronic communication. The arbitration filing fee, arbitrator's compensation and other arbitration costs will be paid in the amounts and by the parties according to the rules of the chosen arbitration organization. Some arbitration organizations' rules require us to pay most or all of these amounts. If the rules of the arbitration organization do not specify how fees must be allocated, we will pay the filing fee, arbitrator's compensation, and other arbitration costs up to \$5,000, unless the law requires us to pay more. Each party is responsible for the fees of its own attorneys, witnesses, and any related costs, if any, that it incurs to prepare and present its Claim or response. In limited circumstances, the arbitrator may have the authority to award payment of certain arbitration costs or fees to a party, but only if the law and arbitration organization rules allow it.

An arbitrator must be a lawyer with at least ten (10) years of experience and familiar with consumer credit law or a retired state or federal court judge. The arbitration will be by a single arbitrator. In making an award, an arbitrator shall follow governing substantive law and any applicable statute of limitations. The arbitrator will decide any dispute regarding the arbitrability of a Claim. An arbitrator has the authority to order specific performance, compensatory damages, punitive damages, and any other relief allowed by applicable law. An arbitrator's authority to make awards is limited to awards to you or us alone. Claims brought by you against us, or by us against you, may not be joined or consolidated in arbitration with claims brought by or against someone other than you, unless agreed to in writing by all parties. No arbitration award or decision will have any preclusive effect as to issues or claims in any dispute with anyone who is not a named party to the arbitration.

Any arbitration award shall be in writing, shall include a written reasoned opinion, and will be final and binding subject only to any right to appeal under the Federal Arbitration Act ("FAA"), 9 U.S. Code Sections 1, et seq. Any court having jurisdiction can enforce a final arbitration award. You and we agree that this Arbitration Provision is governed by the FAA to the exclusion of any different or inconsistent state or local law.

You or we can do the following without giving up the right to require arbitration: seek remedies in small claims court for Claims within the small claims court's jurisdiction, or seek judicial provisional remedies. If a party does not exercise the right to elect arbitration in connection with any particular Claim, that party still can require arbitration in connection with any other Claim.

This Arbitration Provision survives any (i) termination, payoff, assignment or transfer of this Contract, (ii) any legal proceeding by you or us to collect a debt owed by the other, and (iii) any bankruptcy proceeding in which you or we are the debtor. With but one exception, if any part of this Arbitration Provision is deemed or found to be unenforceable for any reason, the remainder of this Arbitration Provision will remain in full force and effect. The one exception is that if a finding of partial unenforceability would allow arbitration to proceed on a class-wide basis, then this Arbitration Provision will be unenforceable in its entirety.

PROCESS TO REJECT THIS ARBITRATION PROVISION. You may reconsider and reject your approval of this Arbitration Provision by sending a written notice to the Assignee (identified in the Assignment section) or if there is no Assignee, then to Seller. The notice must be postmarked within 30 days of the date you signed this Contract. It simply needs to state your decision to reject the Arbitration Provision in this Contract and include your signature. It must also provide your name, Seller's name and the date of this Contract. Rejecting this Arbitration Provision will NOT affect the terms under which we will finance and sell the Property to you or any other terms of this Contract, except that the Arbitration Provision will not apply.

CAUTION: It is important that you read this Arbitration Provision thoroughly before you sign this Contract. By signing this Contract, you acknowledge that you read, understand and agree to this Arbitration Provision. If you do not understand this Arbitration Provision, do not sign this Contract; instead ask your lawyer. If you approve this Arbitration Provision, you have an additional 30 days after signing to reconsider and reject your approval, as described above. If you use that process to reject, this Arbitration Provision will not be a part of this Contract, but the rest of this Contract will still be binding and effective.

Notices

Note. If the primary use of the Vehicle is non-consumer, this is not a consumer contract, and the following notice does not apply. **NOTICE. ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

If you are buying a used vehicle: The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Sí compra un vehículo usado: La información que ve adherida en la ventanilla forma parte de éste contrato. La información contenida en el formulario de la ventanilla prevalece por sobre toda otra disposición en contrario incluida en el contrato de compraventa.

Third Party Agreement

(This section applies ONLY to a person who will have an ownership interest in the Property but is NOT a Buyer obligated to pay this Contract ("Third Party Owner").)

In this section only, "you" means only the person signing this section.

By signing below you agree to give us a security interest in the Property described in the *Description of Property* section. You also agree to the terms of this Contract except that you will not be liable for the payments it requires. Your interest in the Property may be used to satisfy the Buyer's obligation. You agree that we may renew, extend or change this Contract, or release any party or Property without releasing you from this Contract. We may take these steps without notice or demand upon you.

You acknowledge receipt of a completed copy of this Contract.

N/A

4/30/2021

By:

Date

Signature of Third Party Owner (NOT the Buyer)

[This area intentionally left blank.]

Arbitration Provision and Process to Remove

This Contract contains an Arbitration Provision that affects your rights. By signing this Contract, you agree that either of us may request and require the other to resolve disputes or claims through arbitration instead of a lawsuit. The Arbitration Provision includes a process you can follow in the next 30 days if you reconsider and want to reject the Arbitration Provision.

Acknowledgment for Electronic Signatures

☒ **Electronic Signature Acknowledgment.** You agree that (i) you viewed and read this entire Contract before signing it, (ii) you signed this Contract with one or more electronic signatures, (iii) you intend to enter into this Contract and your electronic signature has the same effect as your written ink signature, (iv) you received a paper copy of this Contract after it was signed, and (v) the authoritative copy of this Contract shall reside in a document management system held by Seller in the ordinary course of business. You understand that Seller may transfer this Contract to another company in the electronic form or as a paper version of that electronic form which would then become the authoritative copy. Seller or that other company may enforce this Contract in the electronic form or as a paper version of that electronic form. You may enforce the paper version of the Contract copy that you received.

Signature Notices

The Annual Percentage Rate may be negotiable with the Seller. The Seller may assign this Contract and retain its right to receive a part of the Finance Charge.

Signatures

Entire Agreement. Your and our entire agreement is contained in this Contract. There are no unwritten agreements regarding this Contract. Any change to this Contract must be in writing and signed by you and us.

Signed By: jeremiah anderson 4/30/2021
By: jeremiah matthew anderson Date

By: _____ Date

By: _____ Date

Notice to Buyer. a. Do not sign this Contract before you read it or if it contains any blank spaces. b. You are entitled to an exact copy of the Contract you sign. Keep it to protect your legal rights.

By signing below, you agree to the terms of this Contract. You received a copy of this Contract and had a chance to read and review it before you signed it.

Buyer

Signed By: jeremiah anderson 4/30/2021
By: jeremiah matthew anderson Date

By: _____ Date

By: _____ Date

Seller Kelly's Cars

Signed By: TEALIA WOLFE 4/30/2021
By: _____ Date

Assignment. This Contract and Security Agreement is assigned to Westlake Financial

4751 Wilshire Blvd. Suite 100 Los Angeles CA 90010

the Assignee, phone (800) 641-6700. This assignment is made under the terms of a separate agreement made between the Seller and Assignee.

☐ This Assignment is made with recourse.

Seller Kelly's Cars

Signed By: TEALIA WOLFE 4/30/2021
By: _____ Date

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The resource of this report item is not reachable.

Payment History

CUSTOMER INFORMATION

Account: 15882303
FL,SI,GOLD LOAN
(NEW)
Dealer: [REDACTED] - KELLYS
CARS
Customer: ANDERSON,
JEREMIAH M
Address1: 3634 WATERMELON
LANE
Home Phone:
Address2:
City State Zip: NEW SMYRNA
BEACH, FL 32168

ACCOUNT INFORMATION

Contract Dt: 4/30/21
Active Dt: 5/6/21
Term: 48
Paid Term: 39
Opening Bal: 17,893.35
Current Bal: 4,090.74
Late Chg Bal: 47.66
NSF Bal: 0.00
Other Bal: 500.00
Total Bal: 4,638.40
Last Pmt Dt: 8/7/24
Next Due Dt: 9/6/24
First Due Dt: 6/6/21
Rate: 12.49
APR: 12.49

ACCOUNT DETAIL

Post Dt	Txn Dt	Description	Amount	Mode	Reason	Reference	Balance Amt
5/6/21	4/30/21	ACTIVE	0.00		NONE INTERNAL		0.00
5/6/21	4/30/21	FND CASH SALES/ ADVANCE AMOUNT	17,893.35		NONE INTERNAL		0.00
5/6/21	4/30/21	LOAN RECEIVABLES	17,893.35		NONE INTERNAL		17,893.35
5/17/21	5/17/21	BILL/DUE DATE	476.51		NONE INTERNAL		17,893.35
5/30/21	5/30/21	INSURANCE EXPIRED	0.00		NONE INTERNAL		17,893.35
6/7/21	6/7/21	INTEREST ACCRUAL	232.67		NONE INTERNAL		17,893.35
6/7/21	6/7/21	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	476.51 232.67 243.84	ACI - WEB - CC	CUSTOMER PAYMENT	[REDACTED]	17,649.51
6/16/21	6/16/21	BILL/DUE DATE	476.51		NONE INTERNAL		17,649.51
6/17/21	6/17/21	LATE CHARGE	0.00		NONE INTERNAL		17,649.51

Post Dt	Txn Dt	Description	Amount	Mode	Reason	Reference	Balance Amt
7/6/21	7/6/21	INTEREST ACCRUAL	175.15		NONE INTERNAL		17,649.51
7/6/21	7/6/21	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	476.51 175.15 301.36	ACH	CUSTOMER PAYMENT	██████████	17,348.15
7/17/21	7/17/21	LATE CHARGE	0.00		NONE INTERNAL		17,348.15
7/17/21	7/17/21	BILL/DUE DATE	476.51		NONE INTERNAL		17,348.15
8/6/21	8/6/21	INTEREST ACCRUAL	184.03		NONE INTERNAL		17,348.15
8/6/21	8/6/21	PAYMENT (Y) - ADV / PRIN BILLED - INTEREST BILLED	476.51 292.48 184.03	ACH	CUSTOMER PAYMENT	██████████	17,055.67
8/17/21	8/17/21	LATE CHARGE	0.00		NONE INTERNAL		17,055.67
8/17/21	8/17/21	BILL/DUE DATE	476.51		NONE INTERNAL		17,055.67
9/6/21	9/6/21	INTEREST ACCRUAL	180.93		NONE INTERNAL		17,055.67
9/6/21	9/6/21	PAYMENT (Y) - ADV / PRIN BILLED - INTEREST BILLED	476.51 295.58 180.93	ACH	CUSTOMER PAYMENT	██████████	16,760.09
9/16/21	9/16/21	BILL/DUE DATE	476.51		NONE INTERNAL		16,760.09
9/17/21	9/17/21	LATE CHARGE	0.00		NONE INTERNAL		16,760.09
10/6/21	10/6/21	INTEREST ACCRUAL	172.05		NONE INTERNAL		16,760.09
10/6/21	10/6/21	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	476.51 172.05 304.46	ACH	CUSTOMER PAYMENT	██████████	16,455.63
10/17/21	10/17/21	LATE CHARGE	0.00		NONE INTERNAL		16,455.63
10/17/21	10/17/21	BILL/DUE DATE	476.51		NONE INTERNAL		16,455.63

Post Dt	Txn Dt	Description	Amount	Mode	Reason	Reference	Balance Amt
11/10/21	11/10/21	NON SUFFICIENT FUND FEE	25.00	ACH	CUSTOMER PAYMENT	21310120000037	16,455.63
11/11/21	11/11/21	INTEREST ACCRUAL	202.72		NONE INTERNAL		16,455.63
11/11/21	11/11/21	PAYMENT (Y) - ADV / PRIN BILLED - INTEREST BILLED	476.51 273.79 202.72	ACI - AGENT - CC	CUSTOMER PAYMENT		16,181.84
11/16/21	11/16/21	BILL/DUE DATE	476.51		NONE INTERNAL		16,181.84
11/17/21	11/17/21	LATE CHARGE	0.00		NONE INTERNAL		16,181.84
12/7/21	12/7/21	INTEREST ACCRUAL	143.97		NONE INTERNAL		16,181.84
12/7/21	12/7/21	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	476.51 143.97 332.54	ACI - WEB - CC	CUSTOMER PAYMENT		15,849.30
12/17/21	12/17/21	LATE CHARGE	0.00		NONE INTERNAL		15,849.30
12/17/21	12/17/21	BILL/DUE DATE	476.51		NONE INTERNAL		15,849.30
1/6/22	1/6/22	INTEREST ACCRUAL	162.71		NONE INTERNAL		15,849.30
1/6/22	1/6/22	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	476.51 162.71 313.80	ACH	CUSTOMER PAYMENT	22006	15,535.50
1/17/22	1/17/22	LATE CHARGE	0.00		NONE INTERNAL		15,535.50
1/17/22	1/17/22	BILL/DUE DATE	476.51		NONE INTERNAL		15,535.50
2/6/22	2/6/22	INTEREST ACCRUAL	164.80		NONE INTERNAL		15,535.50
2/6/22	2/6/22	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	476.51 164.80 311.71	ACH	CUSTOMER PAYMENT		15,223.79

Post Dt	Txn Dt	Description	Amount	Mode	Reason	Reference	Balance Amt
2/14/22	2/14/22	BILL/DUE DATE	476.51		NONE INTERNAL		15,223.79
2/17/22	2/17/22	LATE CHARGE	0.00		NONE INTERNAL		15,223.79

Post Dt	Txn Dt	Description	Amount	Mode	Reason	Reference	Balance Amt
2/17/22	2/17/22	LATE CHARGE	0.00		NONE INTERNAL		15,223.79
3/6/22	3/6/22	INTEREST ACCRUAL	145.86		NONE INTERNAL		15,223.79
3/6/22	3/6/22	PAYMENT (Y) - ADV / PRIN BILLED - INTEREST BILLED	476.51 330.65 145.86	ACH	CUSTOMER PAYMENT		14,893.14
3/17/22	3/17/22	LATE CHARGE	0.00		NONE INTERNAL		14,893.14
3/17/22	3/17/22	BILL/DUE DATE	476.51		NONE INTERNAL		14,893.14
4/6/22	4/6/22	INTEREST ACCRUAL	157.99		NONE INTERNAL		14,893.14
4/6/22	4/6/22	PAYMENT (Y) - ADV / PRIN BILLED - INTEREST BILLED	476.51 318.52 157.99	ACH	CUSTOMER PAYMENT		14,574.62
4/16/22	4/16/22	BILL/DUE DATE	476.51		NONE INTERNAL		14,574.62
4/17/22	4/17/22	LATE CHARGE	0.00		NONE INTERNAL		14,574.62
5/6/22	5/6/22	INTEREST ACCRUAL	149.62		NONE INTERNAL		14,574.62
5/6/22	5/6/22	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	476.51 149.62 326.89	ACH	CUSTOMER PAYMENT		14,247.73
5/17/22	5/17/22	LATE CHARGE	0.00		NONE INTERNAL		14,247.73
5/17/22	5/17/22	BILL/DUE DATE	476.51		NONE INTERNAL		14,247.73
6/6/22	6/6/22	INTEREST ACCRUAL	151.14		NONE INTERNAL		14,247.73
6/6/22	6/6/22	PAYMENT (Y) - ADV / PRIN BILLED - INTEREST BILLED	476.51 325.37 151.14	ACH	CUSTOMER PAYMENT		13,922.36
6/16/22	6/16/22	BILL/DUE DATE	476.51		NONE INTERNAL		13,922.36

Post Dt	Txn Dt	Description	Amount	Mode	Reason	Reference	Balance Amt
6/17/22	6/17/22	LATE CHARGE	0.00		NONE INTERNAL		13,922.36
7/7/22	7/7/22	NON SUFFICIENT FUND FEE	25.00	ACH	CUSTOMER PAYMENT		13,922.36
7/7/22	7/7/22	INTEREST ACCRUAL	147.69		NONE INTERNAL		13,922.36
7/7/22	7/7/22	PAYMENT (Y) - ADV / PRIN BILLED - INTEREST BILLED - NON SUFFICIENT FUND FEE	526.51 328.82 147.69 50.00	ACI - WEB - CC	CUSTOMER PAYMENT		13,593.54
7/17/22	7/17/22	LATE CHARGE	0.00		NONE INTERNAL		13,593.54
7/17/22	7/17/22	BILL/DUE DATE	476.51		NONE INTERNAL		13,593.54
8/6/22	8/6/22	INTEREST ACCRUAL	139.55		NONE INTERNAL		13,593.54
8/6/22	8/6/22	PAYMENT (Y) - ADV / PRIN BILLED - INTEREST BILLED	476.51 336.96 139.55	ACH	CUSTOMER PAYMENT		13,256.58
8/17/22	8/17/22	LATE CHARGE	0.00		NONE INTERNAL		13,256.58
8/17/22	8/17/22	BILL/DUE DATE	476.51		NONE INTERNAL		13,256.58
9/6/22	9/6/22	INTEREST ACCRUAL	140.63		NONE INTERNAL		13,256.58
9/6/22	9/6/22	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	476.51 140.63 335.88	ACH	CUSTOMER PAYMENT		12,920.70
9/16/22	9/16/22	BILL/DUE DATE	476.51		NONE INTERNAL		12,920.70
9/17/22	9/17/22	LATE CHARGE	0.00		NONE INTERNAL		12,920.70
10/6/22	10/6/22	INTEREST ACCRUAL	132.64		NONE INTERNAL		12,920.70

Post Dt	Txn Dt	Description	Amount	Mode	Reason	Reference	Balance Amt
10/6/22	10/6/22	PAYMENT (Y)	476.51	ACH	CUSTOMER PAYMENT	22279090000071	12,576.83
		- INTEREST BILLED	132.64				
		- ADV / PRIN BILLED	343.87				
10/17/22	10/17/22	LATE CHARGE	0.00		NONE INTERNAL		12,576.83
10/17/22	10/17/22	BILL/DUE DATE	476.51		NONE INTERNAL		12,576.83
11/6/22	11/6/22	INTEREST ACCRUAL	133.41		NONE INTERNAL		12,576.83
11/6/22	11/6/22	PAYMENT (Y)	476.51	ACH	CUSTOMER PAYMENT		12,233.73
		- ADV / PRIN BILLED	343.10				
		- INTEREST BILLED	133.41				
11/16/22	11/16/22	BILL/DUE DATE	476.51		NONE INTERNAL		12,233.73
11/17/22	11/17/22	LATE CHARGE	0.00		NONE INTERNAL		12,233.73
12/6/22	12/6/22	INTEREST ACCRUAL	125.59		NONE INTERNAL		12,233.73
12/6/22	12/6/22	PAYMENT (Y)	476.51	ACH	CUSTOMER PAYMENT		11,882.81
		- ADV / PRIN BILLED	350.92				

Post Dt	Txn Dt	Description	Amount	Mode	Reason	Reference	Balance Amt
12/6/22	12/6/22	PAYMENT (Y) - INTEREST BILLED	476.51 125.59	ACH	CUSTOMER PAYMENT		11,882.81
12/17/22	12/17/22	LATE CHARGE	0.00		NONE INTERNAL		11,882.81
12/17/22	12/17/22	BILL/DUE DATE	476.51		NONE INTERNAL		11,882.81
1/9/23	1/9/23	NON SUFFICIENT FUND FEE	25.00	ACH	CUSTOMER PAYMENT		11,882.81
1/10/23	1/10/23	INTEREST ACCRUAL	142.32		NONE INTERNAL		11,882.81
1/10/23	1/10/23	PAYMENT (Y) - ADV / PRIN BILLED - INTEREST BILLED - NON SUFFICIENT FUND FEE	501.51 334.19 142.32 25.00	ACI - WEB - CC	CUSTOMER PAYMENT		11,548.62
1/17/23	1/17/23	LATE CHARGE	0.00		NONE INTERNAL		11,548.62
1/17/23	1/17/23	BILL/DUE DATE	476.51		NONE INTERNAL		11,548.62
2/6/23	2/6/23	INTEREST ACCRUAL	106.70		NONE INTERNAL		11,548.62
2/6/23	2/6/23	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	476.51 106.70 369.81	ACH	CUSTOMER PAYMENT		11,178.81
2/14/23	2/14/23	BILL/DUE DATE	476.51		NONE INTERNAL		11,178.81
2/17/23	2/17/23	LATE CHARGE	0.00		NONE INTERNAL		11,178.81
3/6/23	3/6/23	INTEREST ACCRUAL	107.11		NONE INTERNAL		11,178.81
3/6/23	3/6/23	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	476.51 107.11 369.40	ACH	CUSTOMER PAYMENT		10,809.41
3/17/23	3/17/23	LATE CHARGE	0.00		NONE INTERNAL		10,809.41

Post Dt	Txn Dt	Description	Amount	Mode	Reason	Reference	Balance Amt
3/17/23	3/17/23	BILL/DUE DATE	476.51		NONE INTERNAL		10,809.41
4/6/23	4/6/23	INTEREST ACCRUAL	114.67		NONE INTERNAL		10,809.41
4/6/23	4/6/23	PAYMENT (Y) - ADV / PRIN BILLED - INTEREST BILLED	476.51 ACH 361.84 114.67		CUSTOMER PAYMENT		10,447.57
4/16/23	4/16/23	BILL/DUE DATE	476.51		NONE INTERNAL		10,447.57
4/17/23	4/17/23	LATE CHARGE	0.00		NONE INTERNAL		10,447.57
5/6/23	5/6/23	INTEREST ACCRUAL	107.25		NONE INTERNAL		10,447.57
5/6/23	5/6/23	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	476.51 ACH 107.25 369.26		CUSTOMER PAYMENT		10,078.31
5/17/23	5/17/23	LATE CHARGE	0.00		NONE INTERNAL		10,078.31
5/17/23	5/17/23	BILL/DUE DATE	476.51		NONE INTERNAL		10,078.31
6/6/23	6/6/23	INTEREST ACCRUAL	106.91		NONE INTERNAL		10,078.31
6/6/23	6/6/23	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	476.51 ACH 106.91 369.60		CUSTOMER PAYMENT		9,708.71
6/16/23	6/16/23	BILL/DUE DATE	476.51		NONE INTERNAL		9,708.71
6/17/23	6/17/23	LATE CHARGE	0.00		NONE INTERNAL		9,708.71
7/6/23	7/6/23	INTEREST ACCRUAL	99.67		NONE INTERNAL		9,708.71
7/6/23	7/6/23	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	476.51 ACH 99.67 376.84		CUSTOMER PAYMENT		9,331.87
7/17/23	7/17/23	LATE CHARGE	0.00		NONE INTERNAL		9,331.87

Post Dt	Txn Dt	Description	Amount	Mode	Reason	Reference	Balance Amt
7/17/23	7/17/23	BILL/DUE DATE	476.51		NONE INTERNAL		9,331.87
8/8/23	8/8/23	INTEREST ACCRUAL	105.38		NONE INTERNAL		9,331.87
8/8/23	8/8/23	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	476.51 105.38 371.13	ONETIMEACH	CUSTOMER PAYMENT		8,960.74
8/8/23	8/8/23	NON SUFFICIENT FUND FEE	25.00	ACH	CUSTOMER PAYMENT		8,960.74
8/17/23	8/17/23	LATE CHARGE	0.00		NONE INTERNAL		8,960.74
8/17/23	8/17/23	BILL/DUE DATE	476.51		NONE INTERNAL		8,960.74
8/22/23	8/22/23	INTEREST ACCRUAL	42.93		NONE INTERNAL		8,960.74
8/22/23	8/22/23	PAYMENT (Y) - INTEREST BILLED	25.00 25.00	ONETIMEACH	CUSTOMER PAYMENT		8,960.74
9/6/23	9/6/23	INTEREST ACCRUAL	45.99		NONE INTERNAL		8,960.74
9/6/23	9/6/23	PAYMENT (Y) - INTEREST BILLED	476.51 63.92	ACH	CUSTOMER PAYMENT		8,573.15

Post Dt	Txn Dt	Description	Amount	Mode	Reason	Reference	Balance Amt
9/6/23	9/6/23	PAYMENT (Y) - NON SUFFICIENT FUND FEE - ADV / PRIN BILLED	476.51 25.00 387.59	ACH	CUSTOMER PAYMENT	23249070000054	8,573.15
9/16/23	9/16/23	BILL/DUE DATE	476.51		NONE INTERNAL		8,573.15
9/17/23	9/17/23	LATE CHARGE	0.00		NONE INTERNAL		8,573.15
10/6/23	10/6/23	INTEREST ACCRUAL	88.01		NONE INTERNAL		8,573.15
10/6/23	10/6/23	PAYMENT (Y) - ADV / PRIN BILLED - INTEREST BILLED	476.51 388.50 88.01	ACH	CUSTOMER PAYMENT		8,184.65
10/17/23	10/17/23	LATE CHARGE	0.00		NONE INTERNAL		8,184.65
10/17/23	10/17/23	BILL/DUE DATE	476.51		NONE INTERNAL		8,184.65
11/6/23	11/6/23	INTEREST ACCRUAL	86.82		NONE INTERNAL		8,184.65
11/6/23	11/6/23	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	476.51 86.82 389.69	ACH	CUSTOMER PAYMENT		7,794.96
11/16/23	11/16/23	BILL/DUE DATE	476.51		NONE INTERNAL		7,794.96
11/17/23	11/17/23	LATE CHARGE	0.00		NONE INTERNAL		7,794.96
12/5/23	12/5/23	INTEREST ACCRUAL	77.35		NONE INTERNAL		7,794.96
12/5/23	12/5/23	PAYMENT (Y) - INTEREST BILLED - ADV / PRIN BILLED	368.00 77.35 290.65	NWP - WEB - CC	CUSTOMER PAYMENT		7,504.31
12/7/23	12/7/23	INTEREST ACCRUAL	5.14		NONE INTERNAL		7,504.31
12/7/23	12/7/23	PAYMENT (Y) - ADV / PRIN BILLED	108.51 103.37	NWP - WEB - ACH	CUSTOMER PAYMENT		7,400.94