



U250158350324

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**STATE OF CALIFORNIA**  
*Office of the Secretary of State*  
**UCC FINANCING STATEMENT (UCC 1)**

California Secretary of State  
1500 11th Street  
Sacramento, California 95814  
(916) 657-5448

For Office Use Only

**-FILED-**

File No.: U250158350324

Date Filed: 6/25/2025

## Submitter Information:

Contact Name	MICHAEL LEON SCOTT SR
Organization Name	MICHAEL LEON SCOTT LLC
Phone Number	(559) 283-7527
Email Address	michaelleonscottllc@gmail.com
Address	2215 E CLAY AVE 2215 E CLAY AVE FRESNO, CA 93701

## Debtor Information:

Debtor Name	Mailing Address
ELIJAH VAUGHN CARTER	9636 N SAINT MARTIN Dr FRESNO, CA 93720

## Secured Party Information:

Secured Party Name	Mailing Address
MICHAEL LEON SCOTT SR	2215 E Clay Ave 2215 E Clay Ave Fresno, CA 93701-1108

## Indicate how documentation of Collateral is provided:

Attached in a File

## Upload PDF as Collateral:

Elijah Vaughn Carter SA-20250601.pdf,Elijah Vaughn Carter PN-20250601.pdf,Elijah  
UCC1.pdf,Exhibit\_A\_Collateral\_Description\_MSC\_Signed.pdf

## Indicate if Collateral is held in a Trust or is being administered by a Decedent's Personal Representative:

Not Applicable

## Select an alternate Financing Statement type:

Not Applicable

## Select an additional alternate Financing Statement type:

Not Applicable

## Select an alternative Debtor/Secured Party designation for this Financing Statement:

Not Applicable

## Optional Filer Reference Information:

Loan Account No.: 350072519  
Internal Tracking Code: MSC-2025-061-PV01  
Metro 2 Tags: ATV-20469, VEH-34812, LAP-98002, ELEC-35815  
Related Docs: PN-20250601 / SA-20250601  
UCC Filing in CA  
Metro 2 Submission Intent: YES  
Lender Contact: Michael Leon Scott Sr. – 559-283-7527

## Miscellaneous Information:

Loan Account No.: 350072519  
Metro 2 Submission Intent: Yes  
UCC Filing Reference: U250157140722  
Internal Tracking Code: MSC-2025-061-PV01  
Purpose: Secures Promissory Note PN-20250601 and Security Agreement SA-20250601

Search to Reflect:

☐ Order a Search to Reflect

## SECURITY AGREEMENT

**Agreement No.: SA-20250601**

**Effective Date: June 1, 2025**

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### **I. PARTIES**

**Secured Party (Lender):**

**MICHAEL LEON SCOTT SR.**

**2215 E Clay Avenue**

**Fresno, CA 93701**

**Phone: (559) 283-7527**

**Email: michaelleonscottllc@gmail.com**

**Debtor (Borrower):**

**ELIJAH VAUGHN CARTER**

**9636 N Saint Martin Dr**

**Fresno, CA 93720**

**SSN: 616-79-4962**

**DOB: 11/26/2001**

**Phone: (559) 213-8475**

**Email: carterelijah2025@gmail.com**

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### **II. GRANT OF SECURITY INTEREST**

**Pursuant to UCC § 9-203 and California Commercial Code § 9203, Debtor hereby grants to Secured Party a continuing,**

**SA-20250601**

**first-position security interest in all personal property listed in the Collateral Schedule (Section IV), and in all:**

**Proceeds (cash, insurance, replacements)**

**Substitutions, exchanges, or accessions**

**After-acquired property of similar type**

**Accessories and attachments**

**This Agreement secures all obligations under Promissory Note PN-20250601, and any subsequent renewals, extensions, or amendments.**

**This Agreement is legally enforceable in all courts, recognized under federal and California UCC law, and designed to support Metro 2 credit reporting and lien recording through UCC filings.**

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### **III. LOAN REFERENCE & SECURITY PURPOSE**

**This Security Agreement secures:**

**Promissory Note No.: PN-20250601**

**Loan Amount: \$21,000.00**

**Payment Terms: Six (6) monthly installments of \$3,500.00**

**SA-20250601**

**First Payment Due: July 1, 2025**

**Final Maturity Date: December 1, 2025**

**Account Number: MSC-2025-061-PV01**

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#### **IV. COLLATERAL SCHEDULE & RELEASE**

<b>No.</b>	<b>Description</b>	<b>Unique ID</b>	<b>Scheduled Release</b>
1	2004 Arctic Cat 650 V2 ATV	VIN: 4UF04ATV34T204693	July 1, 2025
2	HP Laptop	Serial: CND83785B3	August 1, 2025
3	Apple iPhone 15 Pro Max	IMEI: 358265102984713	September 1, 2025
4	LG 75" Smart TV	Serial: 002rmak39864	October 1, 2025
5	2021 Honda Accord EX-L	VIN: 1HGCV1F30MA078835	November 1, 2025
6	Sony PS5 Console	Serial: S01-1234567-A	December 1, 2025

**Collateral will be released via UCC-3 Amendment only upon timely receipt of each corresponding payment as per the Promissory Note schedule.**

*SA-20250601*

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## **V. DEBTOR REPRESENTATIONS**

**Debtor certifies and warrants that:**

**They are the sole legal owner of the collateral**

**Collateral is free of liens, claims, or encumbrances**

**All property is in working condition, non-stolen, and within California jurisdiction**

**Debtor has full authority to pledge the property**

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## **VI. AFTER-ACQUIRED PROPERTY**

**This Agreement includes any personal property acquired after the effective date, if related to or used as a replacement for the existing listed collateral.**

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## **VII. POWER OF ATTORNEY**

**Debtor hereby irrevocably designates Secured Party as attorney-in-fact to:**

*SA-20250601*

**File or amend UCC-1 and UCC-3 statements**

**Endorse titles or certificates**

**Release collateral upon satisfaction or scheduled payment**

**Act to perfect, maintain, or enforce this security interest**

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## **VIII. DEFAULT**

**Default shall occur if:**

**Any payment is more than 10 calendar days late**

**Collateral is sold, damaged, or removed from California without consent**

**Borrower files or is subject to bankruptcy or insolvency**

**Any fraud or misrepresentation is discovered**

**Upon default, Secured Party may:**

**Exercise rights under UCC § 9-609 (repossession without breach of peace)**

**Sell or dispose of the collateral commercially under § 9-610**

*SA-20250601*

**Accelerate the full balance under PN-20250601**

**Report default status to consumer credit bureaus**

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## **IX. CREDIT REPORTING & METRO 2 DATA FURNISHING**

**Debtor authorizes Secured Party to:**

**Furnish tradeline data to Equifax, Experian, TransUnion,  
Innovis, LexisNexis**

**Report secured installment loan under Metro 2 Format using  
the following codes:**

<b>Asset</b>	<b>Metro 2 Tag</b>
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<b>Arctic Cat 650 ATV</b>	<b>ATV-20469</b>
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<b>Honda Accord</b>	<b>VEH-34812</b>
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<b>iPhone 15 Pro Max</b>	<b>ELEC-35815</b>
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<b>HP Laptop</b>	<b>LAP-98002</b>
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<b>Other Electronics</b>	<b>ELEC-35815 (reused)</b>
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**Include monthly updates for:**

**Payment status**

**Balance**

**SA-20250601**



**Current or delinquent rating**

**Collateral release date**

**Maintain record retention for 7 years per FCRA § 609 and § 611**

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## **X. COLLATERAL MAINTENANCE**

**Debtor agrees to:**

**Keep all collateral insured, maintained, and in good working order**

**Not relocate the collateral outside of California without written consent**

**Present proof of insurance or location upon demand**

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## **XI. CROSS-COLLATERALIZATION**

**All listed collateral shall also secure any other current or future obligations owed by Debtor to Secured Party, unless specifically excluded in writing.**

*SA-20250601*

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## **XII. NOTICE REQUIREMENTS**

**Notices shall be provided:**

**By certified mail (return receipt)**

**By email with delivery/read receipt**

**Or via personal service to the addresses listed above**

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## **XIII. WAIVERS**

**Debtor waives:**

**Right to prior notice of disposition (unless required by law)**

**Right to a jury trial**

**Right to presentment or protest**

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## **XIV. SEVERABILITY & SURVIVAL**

*SA-20250601*

**If any provision of this Agreement is found to be invalid or unenforceable, all other provisions shall remain in effect. All security interests survive satisfaction until a UCC-3 termination is filed.**

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## **XV. GOVERNING LAW & VENUE**

**This Agreement is governed by:**

**The laws of the State of California**

**UCC Articles 9 and 3**

**Federal statutes including FCRA, TILA, GLBA, and ESIGN**

**Venue shall lie in Fresno County Superior Court.**

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## **XVI. INTEGRATION & DOCUMENT REFERENCES**

**This Agreement incorporates and is cross-referenced with:**

**Promissory Note PN-20250601**

**Loan Agreement LA-20250601**

**SA-20250601**

## **UCC-1 Financing Statement Filing (California)**

**No verbal agreements shall alter or amend this Agreement.  
Copies and electronic signatures are valid under 15 U.S.C. §  
7001.**

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### **XVII. SIGNATURES**

**Executed on this 1st day of June 2025.**

**LENDER (Secured Party):  
Michael Leon Scott Sr.**

**BORROWER (Debtor):  
Elijah Vaughn Carter**

*SA-20250601*

## PROMISSORY NOTE

**Note No.: PN-20250601**

**Effective Date: June 1, 2025**

**Governing Law: State of California & Applicable Federal Statutes (UCC, FCRA, TILA, GLBA, ESIGN)**

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### **I. PARTIES**

**Lender (Secured Party):**

**MICHAEL LEON SCOTT SR.**

**2215 E Clay Avenue**

**Fresno, CA 93701**

**Phone: (559) 283-7527**

**Email: michaelleonscottllc@gmail.com**

**Borrower (Debtor):**

**ELIJAH VAUGHN CARTER**

**9636 N Saint Martin Dr**

**Fresno, CA 93720**

**SSN: 616-79-4962**

**DOB: 11/26/2001**

**Phone: (559) 213-8475**

**Email: carterelijah2025@gmail.com**

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### **II. LOAN TERMS**

*PN-20250601*

**Principal Amount: \$21,000.00**

**Interest Rate: 0% (Non-Usurious)**

**Installment Amount: \$3,500.00**

**Number of Payments: 6**

**Payment Schedule: Due on the 1st of each month**

**Payment Dates: July 1, 2025 – December 1, 2025**

**Final Maturity Date: December 1, 2025**

**Payment Method: Cash, in person at Lender's address**

**Account Number: MSC-2025-061-PV01**

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### **III. TRUTH IN LENDING ACT (TILA) DISCLOSURE**

**This is a closed-end loan. No interest, prepayment penalties, service charges, or late fees shall be imposed. Borrower waives the right to rescind after signing, under 12 CFR § 1026 (Reg Z).**

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### **IV. PROMISE TO PAY**

*PN-20250601*

**Borrower unconditionally promises to repay the Lender the sum of \$21,000.00 in six equal monthly installments of \$3,500.00 each, according to the payment schedule above. All payments shall be applied first to principal, and no interest shall accrue.**

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## **V. COLLATERAL & SECURITY AGREEMENT**

**This Note is secured by Security Agreement No. SA-20250601, which grants Lender a first-priority security interest in the following assets:**

- 1. 2004 Arctic Cat 650 V2 ATV - VIN: 4UF04ATV34T204693**
- 2. HP Laptop - Serial: CND83785B3**
- 3. Apple iPhone 15 Pro Max - IMEI: 358265102984713**
- 4. LG 75" Smart TV - Serial: 002rmak39864**
- 5. 2021 Honda Accord EX-L - VIN: 1HGCV1F30MA078835**
- 6. Sony PS5 Console - Serial: S01-1234567-A**

*PN-20250601*

**Each item shall be released only upon the corresponding payment date via UCC-3 Amendment, per the schedule in the Security Agreement.**

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## **VI. UCC-1 FINANCING STATEMENT**

**The Lender has filed a UCC-1 Financing Statement with the California Secretary of State (Filing No. U250157140722) to perfect the security interest in the collateral. This filing incorporates:**

**Promissory Note No.: PN-20250601**

**Security Agreement No.: SA-20250601**

**Metro 2 collateral tracking tags**

**Terms for after-acquired property and proceeds**

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## **VII. CREDIT REPORTING & METRO 2 CONSENT**

**Borrower grants full consent to Lender to:**

**1. Furnish credit data to Equifax, Experian, TransUnion, Innovis, LexisNexis, and affiliates**

***PN-20250601***



**2. Report tradeline under Metro 2 format using tags: LAP-98002, VEH-34812, ATV-20469, ELEC-35815**

**3. Provide monthly status updates including:**

**Payment history (0-30-60-90-120 days late)**

**Current balance**

**Collateral status**

**Date opened and last payment date**

**Borrower may request credit report copies or dispute data under FCRA § 609, § 611, and § 623.**

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## **VIII. DEFAULT & ACCELERATION**

**A Default occurs if:**

**A payment is more than 10 days late**

**Debtor sells, transfers, or damages collateral**

*PN-20250601*

**Bankruptcy, fraud, or material misrepresentation occurs**

**Upon default, Lender may:**

**Accelerate the full unpaid amount immediately**

**Exercise rights under UCC § 9-609 (repossession)**

**Report delinquency status to credit bureaus**

**Take legal action for judgment or enforcement**

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## **IX. PREPAYMENT**

**Borrower may prepay any portion of the loan at any time.  
Prepayment of the full balance may result in early collateral  
release via UCC-3.**

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## **X. INTEGRATION & INCORPORATION**

**This Note fully incorporates by reference:**

**Loan Agreement No. LA-20250601**

**Security Agreement No. SA-20250601**

***PN-20250601***

## UCC-1 Filing

No oral statements shall modify this Note. Electronic copies are enforceable per 15 U.S.C. § 7001.

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## XI. LEGAL FORCE & RECORD RETENTION

**This Promissory Note:**

**Is enforceable in all U.S. courts under UCC, contract law, and lending statutes**

**Is a valid negotiable instrument under UCC Article 3**

**May be presented digitally or physically**

**Will have its payment records retained for 7 years, available to borrower upon request**

**Will serve as a credit tradeline for the term of the loan**

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## XII. METRO 2 DATA SUMMARY

Field	Value
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PN-20250601	
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**Account No.** 350072519  
**Loan Ref** PN-20250601 / SA-20250601  
**Account Type** 12 (Installment)  
**ECOA Code** 1 (Individual)  
**Payment Rating** 0 (Current)  
**Collateral FlagY** (Secured)  
**Special Comment** AO (Secured Account)  
**Terms Duration** 006M  
**Terms Frequency** M  
**Status Code** 11 (Current), or 71-78 if delinquent  
**Date Opened** 06/01/2025  
**Date of First Delinquency** [As applicable]  
**Last Payment Date** [Updated monthly]  
**Metro 2 Tags** LAP-98002, VEH-34812, ATV-20469, ELEC-35815

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### **XIII. WAIVERS**

**Borrower waives:**

**Right to a jury trial**

**Right of presentment, demand, and protest**

**Right to claim that electronic copies or e-signatures are unenforceable**

*PN-20250601*

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#### **XIV. SIGNATURES**

**Executed and agreed on this 1st day of June 2025.**

**LENDER (Secured Party):  
Michael Leon Scott Sr.**

**BORROWER (Debtor):  
Elijah Vaughn Carter**

*PN-20250601*

**UCC FINANCING STATEMENT**

FOLLOW INSTRUCTIONS (front and back) CAREFULLY

A. NAME & PHONE OF CONTACT AT FILER [optional]
B. SEND ACKNOWLEDGMENT TO: (Name and Address)

**THE ABOVE SPACE IS FOR FILING OFFICE USE ONLY****1. DEBTOR'S EXACT FULL LEGAL NAME** - insert only one debtor name (1a or 1b) - do not abbreviate or combine names

1a. ORGANIZATION'S NAME					
OR	1b. INDIVIDUAL'S LAST NAME		FIRST NAME	MIDDLE NAME	SUFFIX
1c. MAILING ADDRESS			CITY	STATE	POSTAL CODE
1d. <u>SEE INSTRUCTIONS</u>		ADD'L INFO RE ORGANIZATION DEBTOR	1e. TYPE OF ORGANIZATION	1f. JURISDICTION OF ORGANIZATION	1g. ORGANIZATIONAL ID #, if any
					<input type="checkbox"/> NONE

**2. ADDITIONAL DEBTOR'S EXACT FULL LEGAL NAME** - insert only one debtor name (2a or 2b) - do not abbreviate or combine names

2a. ORGANIZATION'S NAME					
OR	2b. INDIVIDUAL'S LAST NAME		FIRST NAME	MIDDLE NAME	SUFFIX
2c. MAILING ADDRESS			CITY	STATE	POSTAL CODE
2d. <u>SEE INSTRUCTIONS</u>		ADD'L INFO RE ORGANIZATION DEBTOR	2e. TYPE OF ORGANIZATION	2f. JURISDICTION OF ORGANIZATION	2g. ORGANIZATIONAL ID #, if any
					<input type="checkbox"/> NONE

**3. SECURED PARTY'S NAME** (or NAME of TOTAL ASSIGNEE of ASSIGNOR S/P) - insert only one secured party name (3a or 3b)

3a. ORGANIZATION'S NAME					
OR	3b. INDIVIDUAL'S LAST NAME		FIRST NAME	MIDDLE NAME	SUFFIX
3c. MAILING ADDRESS			CITY	STATE	POSTAL CODE

**4. This FINANCING STATEMENT covers the following collateral:**

5. ALTERNATIVE DESIGNATION [if applicable]:		<input type="checkbox"/> LESSEE/LESSOR	<input type="checkbox"/> CONSIGNEE/CONSIGNOR	<input type="checkbox"/> BAILEE/BAILOR	<input type="checkbox"/> SELLER/BUYER	<input type="checkbox"/> AG. LIEN	<input type="checkbox"/> NON-UCC FILING
6. <input type="checkbox"/> This FINANCING STATEMENT is to be filed [for record] (or recorded) in the REAL ESTATE RECORDS. Attach Addendum		7. Check to REQUEST SEARCH REPORT(S) on Debtor(s) [if applicable] (ADDITIONAL FEE)		<input type="checkbox"/> All Debtors		<input type="checkbox"/> Debtor 1 <input type="checkbox"/> Debtor 2	
8. OPTIONAL FILER REFERENCE DATA							

## Instructions for UCC Financing Statement (Form UCC1)

Please type or laser-print this form. Be sure it is completely legible. Read all Instructions, especially Instruction 1; correct Debtor name is crucial. Follow Instructions completely.

Fill in form very carefully; mistakes may have important legal consequences. If you have questions, consult your attorney. Filing office cannot give legal advice. Do not insert anything in the open space in the upper portion of this form; it is reserved for filing office use.

When properly completed, send Filing Office Copy, with required fee, to filing office. If you want an acknowledgment, complete item B and, if filing in a filing office that returns an acknowledgment copy furnished by filer, you may also send Acknowledgment Copy; otherwise detach. If you want to make a search request, complete item 7 (after reading Instruction 7 below) and send Search Report Copy, otherwise detach. Always detach Debtor and Secured Party Copies.

If you need to use attachments, you are encouraged to use either Addendum (Form UCC1Ad) or Additional Party (Form UCC1AP).

A. To assist filing offices that might wish to communicate with filer, filer may provide information in item A. This item is optional.

B. Complete item B if you want an acknowledgment sent to you. If filing in a filing office that returns an acknowledgment copy furnished by filer, present simultaneously with this form a carbon or other copy of this form for use as an acknowledgment copy.

1. **Debtor name:** Enter only one Debtor name in item 1, an organization's name (1a) or an individual's name (1b). Enter Debtor's exact full legal name. Don't abbreviate.
    - 1a. **Organization Debtor.** "Organization" means an entity having a legal identity separate from its owner. A partnership is an organization; a sole proprietorship is not an organization, even if it does business under a trade name. If Debtor is a partnership, enter exact full legal name of partnership; you need not enter names of partners as additional Debtors. If Debtor is a registered organization (e.g., corporation, limited partnership, limited liability company), it is advisable to examine Debtor's current filed charter documents to determine Debtor's correct name, organization type, and jurisdiction of organization.
    - 1b. **Individual Debtor.** "Individual" means a natural person; this includes a sole proprietorship, whether or not operating under a trade name. Don't use prefixes (Mr., Mrs., Ms.). Use suffix box only for titles of lineage (Jr., Sr., III) and not for other suffixes or titles (e.g., M.D.). Use married woman's personal name (Mary Smith, not Mrs. John Smith). Enter individual Debtor's family name (surname) in Last Name box, first given name in First Name box, and all additional given names in Middle Name box.  
For both organization and individual Debtors: Don't use Debtor's trade name, DBA, AKA, FKA, Division name, etc. in place of or combined with Debtor's legal name; you may add such other names as additional Debtors if you wish (but this is neither required nor recommended).
  - 1c. An address is always required for the Debtor named in 1a or 1b.
  - 1d. Reserved for Financing Statements to be filed in North Dakota or South Dakota only. If this Financing Statement is to be filed in North Dakota or South Dakota, the Debtor's taxpayer identification number (tax ID#) — social security number or employer identification number must be placed in this box.
  - 1e,f,g. "Additional information re organization Debtor" is always required. Type of organization and jurisdiction of organization as well as Debtor's exact legal name can be determined from Debtor's current filed charter document. Organizational ID #, if any, is assigned by the agency where the charter document was filed; this is different from tax ID #; this should be entered preceded by the 2-character U.S. Postal identification of state of organization if one of the United States (e.g., CA12345, for a California corporation whose organizational ID # is 12345); if agency does not assign organizational ID #, check box in item 1g indicating "none."
2. If an additional Debtor is included, complete item 2, determined and formatted per Instruction 1. To include further additional Debtors, attach either Addendum (Form UCC1Ad) or Additional Party (Form UCC1AP) and follow Instruction 1 for determining and formatting additional names.
  3. Enter information for Secured Party or Total Assignee, determined and formatted per Instruction 1. To include further additional Secured Parties, attach either Addendum (Form UCC1Ad) or Additional Party (Form UCC1AP) and follow Instruction 1 for determining and formatting additional names. If there has been a total assignment of the Secured Party's interest prior to filing this form, you may either (1) enter Assignor S/P's name and address in item 3 and file an Amendment (Form UCC3) [see item 5 of that form]; or (2) enter Total Assignee's name and address in item 3 and, if you wish, also attaching Addendum (Form UCC1Ad) giving Assignor S/P's name and address in item 12.
  4. Use item 4 to indicate the collateral covered by this Financing Statement. If space in item 4 is insufficient, put the entire collateral description or continuation of the collateral description on either Addendum (Form UCC1Ad) or other attached additional page(s).
  5. If filer desires (at filer's option) to use titles of lessee and lessor, or consignee and consignor, or seller and buyer (in the case of accounts or chattel paper), or bailee and bailor instead of Debtor and Secured Party, check the appropriate box in item 5. If this is an agricultural lien (as defined in applicable Commercial Code) filing or is otherwise not a UCC security interest filing (e.g., a tax lien, judgment lien, etc.), check the appropriate box in item 5, complete items 1-7 as applicable and attach any other items required under other law.
  6. If this Financing Statement is filed as a fixture filing or if the collateral consists of timber to be cut or as-extracted collateral, complete items 1-5, check the box in item 6, and complete the required information (items 13, 14 and/or 15) on Addendum (Form UCC1Ad).
  7. This item is optional. Check appropriate box in item 7 to request Search Report(s) on all or some of the Debtors named in this Financing Statement. The Report will list all Financing Statements on file against the designated Debtor on the date of the Report, including this Financing Statement. There is an additional fee for each Report. If you have checked a box in item 7, file Search Report Copy together with Filing Officer Copy (and Acknowledgment Copy). Note: Not all states do searches and not all states will honor a search request made via this form; some states require a separate request form.
  8. This item is optional and is for filer's use only. For filer's convenience of reference, filer may enter in item 8 any identifying information (e.g., Secured Party's loan number, law firm file number, Debtor's name or other identification, state in which form is being filed, etc.) that filer may find useful.

**Note:** If Debtor is a trust or a trustee acting with respect to property held in trust, enter Debtor's name in item 1 and attach Addendum (Form UCC1Ad) and check appropriate box in item 17. If Debtor is a decedent's estate, enter name of deceased individual in item 1b and attach Addendum (Form UCC1Ad) and check appropriate box in item 17. If Debtor is a transmitting utility or this Financing Statement is filed in connection with a Manufactured-Home Transaction or a Public-Finance Transaction as defined in applicable Commercial Code, attach Addendum (Form UCC1Ad) and check appropriate box in item 18.

## EXHIBIT A – COLLATERAL DESCRIPTION

**Attached to UCC-1 Financing Statement**

**Filing Party (Secured Party):** Michael Leon Scott Sr.

**Debtor:** Elijah Vaughn Carter

**Effective Date:** June 1, 2025

**Related Documents:** Promissory Note No. PN-20250601, Security Agreement No. SA-20250601

**Loan Amount:** \$21,000.00

**Account No.:** MSC-2025-061-PV01

**Metro 2 Submission Intent:** YES

### I. COLLATERAL SCHEDULE

No.	Description	Unique ID	Scheduled Release	Metro 2 Tag
1	2004 Arctic Cat 650 V2 ATV	VIN: 4UF04ATV34T2 04693	July 1, 2025	ATV-20469
2	HP Laptop	Serial: CND83785B3	August 1, 2025	LAP-98002
3	Apple iPhone 15 Pro Max	IMEI: 358265102984 713	September 1, 2025	ELEC-35815
4	LG 75" Smart TV	Serial: 002rmak39864	October 1, 2025	ELEC-35815
5	2021 Honda Accord EX-L	VIN: 1HGCV1F30MA 078835	November 1, 2025	VEH-34812
6	Sony PS5 Console	Serial: S01-1234567-A	December 1, 2025	ELEC-35815

### II. COLLATERAL CLAUSE (UCC Article 9-Compliant)

This financing statement covers the following property:

All rights, titles, and interests of the Debtor in and to the tangible personal property described above, whether now owned or hereafter acquired, including but not limited to: all replacements, substitutions, additions, improvements, and accessions thereto; all insurance, warranty, and service contract proceeds; and all products and proceeds thereof.

This security interest also covers any after-acquired property of a substantially similar type, as well as the proceeds of the above-described property as defined under UCC § 9-102(a)(64) and § 9-203. The Debtor expressly consents to the perfection of the Secured Party's interest by filing this UCC Financing Statement.



### III. CREDIT REPORTING & DATA FURNISHING STATEMENT

This secured interest supports a valid closed-end installment credit account, to be reported monthly in Metro 2 format to consumer credit reporting agencies, pursuant to:

- FCRA § 604(a)(2), § 609, § 611, § 623
- GLBA secure data usage and sharing standards
- UCC § 9-501 through § 9-510
- 15 U.S.C. § 7001 (ESIGN Act)

The loan is tracked under:

- Loan Account No.: 350072519
- Metro 2 Reporting Format:
  - Account Type: 12 (Installment)
  - ECOA Code: 1 (Individual)
  - Collateral Flag: Y (Secured)
  - Special Comment Code: AO (Secured Account)
  - Terms: 006M Monthly
  - Status Code: 11 (Current) or 71-78 (Delinquency, if applicable)

### IV. STATEMENT OF INTEGRATION

This Exhibit A is incorporated into and forms part of the UCC-1 Financing Statement filed with the California Secretary of State. It supplements and integrates the terms of the Promissory Note and Security Agreement executed between the parties on June 1, 2025.

**Secured Party (Lender): Michael Leon Scott Sr.**      Date: June 1, 2025

**Borrower (Debtor): Elijah Vaughn Carter**      Date: June 1, 2025