

SUMMONS - CIVIL

JD-CV-1 Rev. 4-16
C.G.S. §§ 51-34d, 51-34f, 51-34o, 51-35o, 52-45a, 52-48,
52-25b, P.R. §§ 3-1 through 3-21, 8-1, 10-13

STATE OF CONNECTICUT
SUPERIOR COURT
www.jud.ct.gov

**See other side for instructions**

- "X" if amount, legal interest or property in demand, not including interest and costs is less than \$2500.
 "X" if amount, legal interest or property in demand, not including interest and costs is \$2500 or more.
 "X" if claiming other relief in addition to or in lieu of money or damages.

TO: Any proper officer, BY AUTHORITY OF THE STATE OF CONNECTICUT, you are hereby commanded to make due and legal service of this Summons and attached Complaint.

Address of court clerk where writ and other papers shall be filed (Number, street, town and zip code) | Telephone number of clerk (with area code) | Return Date (Must be a Tuesday)

(C.G.S. 51-34d, 51-35o)
20 Franklin Square New Britain CT 06051 | (860) 515-5180 | **JUNE 20 2023**

<input checked="" type="checkbox"/> Judicial District Housing Session	G.A. Number:	At (Town in which writ is returnable) (C.G.S. 51-34e, 51-34g) New Britain	Month	Day	Year
			Case type code (See list on page 2)		

For the Plaintiff(s) please enter the appearance of:

Name and address of attorney, law firm or plaintiff if self-represented (Number, street, town and zip code) | Case number (to be entered by attorney only)
Stillman Law Office 30057 Orchard Lake Rd. Suite 200 Farmington Hills MI 48334 | 438732

Telephone number (with area code) | Signature of Plaintiff (if self-represented)
8882865001

The attorney or law firm appearing for the plaintiff, or the plaintiff if self-represented, agrees to accept papers (service) electronically in this case under Section 10-13 of the Connecticut Practice Book.

Yes No Email address for delivery of papers under Section 10-13 (if agreed to)
connecticut@stillmanlaw.com

Number of Plaintiff(s): 1 Number of Defendants: 1 Form JD-CV-2 attached for additional parties

Parties	Name (Last, First, Middle Initial) and Address of Each party (Number; Street; P.O. Box; Town; State; Zip; Country, if not USA)	
First Plaintiff	Name: CITIZENS BANK, N.A. Address: 10625 TECHWOODS CIRCLE CINCINNATI OH 45242	P-01
Additional Plaintiff	Name: Address:	P-02
First Defendant	Name: Tori Giannini Address: 155 REDSTONE HILL RD APT 20 BRISTOL CT 06010	D-01
Additional Defendant	Name: Address:	D-02
Additional Defendant	Name: Address:	D-03
Additional Defendant	Name: Address:	D-04

Notice to Each Defendant

1. YOU ARE BEING SUED. This paper is a Summons in a lawsuit. The complaint attached to these papers states the claims that each plaintiff is making against you in this lawsuit.

2. To be notified of further proceedings, you or your attorney must file a form called an "Appearance" with the clerk of the above-named Court at the above Court address on or before the second day after the above Return Date. The Return Date is not a hearing date. You do not have to come to court on the Return Date unless you receive a summons to appear in court on that date.

3. If you or your attorney do not file a written "Appearance" form on time, a judgment may be entered against you by default. The "Appearance" form may be obtained at the Court address above or at www.jud.ct.gov under "Court Forms."

4. If you believe that you have insurance that may cover the claim that is being made against you in this lawsuit, you should immediately contact your insurance representative. Other action you may have to take is described in the Connecticut Practice Book which may be found in a superior court law library or online at www.jud.ct.gov under "Court Rules."

5. If you have questions about the Summons and Complaint, you should talk to an attorney quickly. The Clerk of Court is not allowed to give advice on legal questions.

Signed (Sign and write in ink only)

Commissioner of the Superior Court Name of Person Signing at Left
 Assistant Clerk Kevin M. Hughes Aaron T. Deacon

Date signed
MAY 02 2023

If this Summons is signed by a Clerk:

- The signing has been done so that the Plaintiff(s) will not be denied access to the courts.
- The Clerk has assisted the Plaintiff(s) to see that service is made in the manner provided by law.
- The Clerk is not permitted to give any legal advice in connection with any lawsuit.
- The Clerk signing this Summons at the request of the Plaintiff(s) is not responsible in any way for any errors or omissions in the Summons, any allegations contained in the Complaint, or the service of the Summons or Complaint.

I certify I have read and understand the above: Signed (Self-Represented Plaintiff)

Date Docket Number

A TRUE COPY ATTEST

KEITH D. RIZIANKIEWICZ
**CONNECTICUT STATE MARSHAL
INDIFFERENT PERSON**

Instructions

- Type or print legibly; sign summons.
- Prepare or photocopy a summons for each defendant.
- Attach the original summons to the original complaint, and attach a copy of the summons to each copy of the complaint. Also, if there are more than 2 plaintiffs or more than 4 defendants prepare form JD_CV2 and attach it to the original and all copies of the complaint.
- After service has been made by a proper officer, file original papers and officer's return with the clerk of court.
- The party recognized to pay costs must appear personally before the authority taking the recognizance.
- Do not use this form for the following actions:
 - (a) Family matters (for example divorce, child support, custody, paternity, and visitation matters).
 - (b) Summary process actions.
 - (c) Applications for change of name.
 - (d) Probate appeals.
 - (e) Administrative appeals.
 - (f) Proceedings pertaining to arbitration.
 - (g) Any action or proceedings in which an attachment, garnishment, or replevy is sought.
 - (h) Entry and Detainer proceedings
 - (i) Housing Code Enforcement actions

ADA NOTICE

The Judicial Branch of the State of Connecticut complies with the Americans with Disabilities Act (ADA). If you need a reasonable accommodation in accordance with the ADA, contact a court clerk or an ADA contact person listed at www.jud.ct.gov/ADA.

Case Type Codes

Major Description	Codes Major/Minor	Minor Description	Major Description	Codes Major/Minor	Minor Description
Contracts	C 00 C 10 C 20 C 30 C 40 C 50	Construction - All other Construction - State and Local Insurance Policy Specific Performance Collections All other	Property	P 00 P 10 P 20 P 30 P 90	Foreclosure Partition Quiet Title/Discharge of Mortgage or Lien Asset Forfeiture All other
Eminent Domain	E 00 E 10 E 20 E 30 E 90	State Highway Condemnation Redevelopment Condemnation Other State or Municipal Agencies Public Utilities & Gas Transmission Companies All other	Torts (Other than Vehicular)	T 02 T 03 T 11 T 12 T 20 T 28 T 29 T 30 T 40 T 50 T 61 T 69 T 70 T 71 T 90	Defective Premises - Private - Snow or Ice Defective Premises - Private - Other Defective Premises - Public - Snow or Ice Defective Premises - Public - Other Product Liability - Other than Vehicular Malpractice - Medical Malpractice - Legal Malpractice - All other Assault and Battery Defamation Animals - Dog Animals - Other False Arrest Fire Damage All other
Miscellaneous	M 00 M 10 M 20 M 30 M 40 M 50 M 63 M 66 M 68 M 70 M 80 M 83 M 84 M 90	Injunction Receivership Mandamus Habeas Corpus (extradition, release from Penal Institution) Arbitration Declaratory Judgment Bar Discipline Department of Labor Unemployment Compensation Enforcement Bar Discipline - Inactive Status Municipal Ordinance and Regulation Enforcement Foreign Civil Judgments - C.G.S. 52-604 & C.G.S. 50a-30 Small Claims Transfer to Regular Docket Foreign Protective Order All other	Vehicular Torts	V 01 V 04 V 05 V 06 V 09 V 10 V 20 V 30 V 40 V 90	Motor Vehicles* - Driver and/or Passenger(s) vs. Driver(s) Motor Vehicles* - Pedestrian vs. Driver Motor Vehicles* - Property Damage only Motor Vehicles* - Product Liability Including Warranty Motor Vehicles* - All other Boats Airliners Railroads Snowmobiles All others
Housing	H 10 H 12 H 40 H 50 H 60 H 90	Housing - Return of Security Deposit Housing - Rent and/or Damages Housing - Audit/Querela/injunction Housing - Administrative Appeal Housing - Municipal Enforcement Housing - All Other	Wills, Estates, and Trusts	W 10 W 90	*Motor Vehicles include cars, trucks, motorcycles, and motor scooters Construction of Wills and Trusts All others

NO:	SUPERIOR COURT
CITIZENS BANK, N.A.	Judicial District of New Britain
VS.	AT New Britain
Tori Giannini	May 02, 2023

COMPLAINT

COUNT 1:

1. At all times relevant hereto, Plaintiff, CITIZENS BANK, N.A., is a business located at 10625 TECHWOODS CIRCLE CINCINNATI, OH 45242. A copy of an affidavit from an employee of plaintiff is attached hereto and the most recent statement is attached to the affidavit.
2. At all times relevant hereto, defendant, TORI GIANNINI, is an individual currently residing at 155 REDSTONE HILL RD APT 20 BRISTOL, CT 06010.
3. At all times relevant hereto, plaintiff has been licensed to do business in the State of Connecticut.
4. Pursuant to the defendant's request, plaintiff issued to the defendant a student loan in the defendant's name.
5. As attested to by the plaintiff in the annexed affidavit, defendant has defaulted on

This is an attempt to collect a debt and any information obtained will be used for that purpose.
This communication is from a debt collector.



this debt as the last payment was made on March 26, 2018. Plaintiff demanded payment immediately following defendant's last payment and continued demanding payment through the present.

6. At or about the time the plaintiff issued the loan, defendant was issued an Agreement that included all of the terms and conditions to receive funds from the loan, a copy of which is annexed hereto.
7. Upon use of the loan, defendant became obligated to abide by all the terms and conditions of the Agreement, including, but not limited to the term in which defendant promises to pay the plaintiff.
8. The terms of the Agreement obligated the defendant to pay back the principal sum plus interest.
9. Despite plaintiff's demands to pay, defendant has failed and/or neglected to pay the sum due according to the Agreement.
10. As of , defendant owes plaintiff a balance of \$31,954.66, which includes principal in the amount of \$31,954.66, interest in the amount of \$0.00 accrued from to , and other fees in the amount of \$0.00. Interest continues to accrue on the unpaid balance pursuant to the terms of the Agreement at the contractual rate of 0.00%.
11. Plaintiff is the original owner of all rights, title and interest in the defendant's

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indebtedness under the Agreement by virtue of being the creditor of the loan.

Interest accrued on the unpaid balance of

Revolving credit and amortizing, and

Accrued interest for the Unpaid balance as per:

For United CITIZENS BANK, N.A.

19-10-2018

Karen M. Hopkins #27548

Attn: Dennis #41499

Phone: 800-333-1272

Customer Care Office

30057 Crooked Tree Road Suite 250

Midland, MI 48640

800-333-1272

800-333-1272 (Fax)

www.unitedcitizensbank.com

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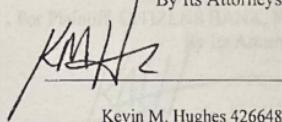
CT_0113 File No 19-17617



WHEREFORE, plaintiff demands judgment against defendant for:

1. The principal sum of \$31,954.66;
2. Other fees of zero;
3. Interest accrued on the unpaid balance at %;
4. Reasonable costs and court fees; and
5. Such further relief as the Court deems just and proper.

For Plaintiff, CITIZENS BANK, N.A.
By Its Attorneys



Kevin M. Hughes 426648
Aaron Deacon 441489
Firm Juris #438732
Stillman Law Office
30057 Orchard Lake Rd. Suite 200
Farmington Hills, MI 48334
(888) 286-5001
(443) 588-0417 (fax)
connecticut@stillmanlaw.com



A TRUE COPY ATTEST
KEITH D. NIZANKIEWICZ
CONNECTICUT STATE MARSHAL
INDIFFERENT PERSON

This is an attempt to collect a debt and any information obtained will be used for that purpose.
This communication is from a debt collector.

CT_0113 File No 19-17617

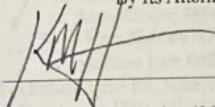


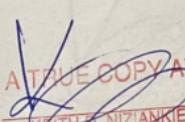
NO:	SUPERIOR COURT
CITIZENS BANK, N.A.	Judicial District of New Britain
VS.	AT New Britain
Tori Giannini	May 02, 2023

**NOTICE REGARDING FAIR DEBT COLLECTION PRACTICES ACT
SUBSEQUENT COMMUNICATIONS**

Pursuant to the United States Code, Title 15, Section 1692, et seq., you are hereby notified that Counsel for the Plaintiff is attempting to collect the debt which is the subject of the within action and any information obtained will be used solely for that purpose.

For Plaintiff, CITIZENS BANK, N.A.
By Its Attorneys


Kevin M. Hughes 426648
Aaron Deacon 441489
Firm Juris #438732
Stillman Law Office
30057 Orchard Lake Rd. Suite 200
Farmington Hills, MI 48334
(888) 286-5001
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KEITH D. NIZANKIEWICZ
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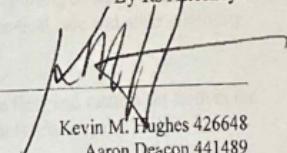
This is an attempt to collect a debt and any information obtained will be used for that purpose.
This communication is from a debt collector.
CT_0194 File No 19-17617

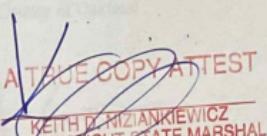
NO:	SUPERIOR COURT
CITIZENS BANK, N.A.	Judicial District of New Britain
VS,	AT New Britain
Tori Giannini	May 02, 2023

STATEMENT OF AMOUNT IN DEMAND

The amount in demand is greater than \$15,000.00, exclusive of costs and interest.

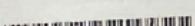
For Plaintiff, CITIZENS BANK, N.A.
By Its Attorneys


Kevin M. Hughes 426648
Aaron Deacon 441489
Firm Juris #458732
Stillman Law Office
30057 Orchard Lake Rd. Suite 200
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(888) 286-5001
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A TRUE COPY ATTEST

KEITH D. MIZANKIEWICZ
CONNECTICUT STATE MARSHAL
INDIFFERENT PERSON

This is an attempt to collect a debt and any information obtained will be used for that purpose.
This communication is from a debt collector.

CT_0105 File No 19-17617



NO:	SUPERIOR COURT
CITIZENS BANK, N.A.	Judicial District of New Britain
VS.	AT New Britain
Tori Giannini	May 12, 2023

MILITARY SERVICE AFFIDAVIT

Defendant(s), TORI GIANNINI are not known to be in active military duty. The facts supporting this statement are evidenced in the appended Certificate verifying Active Duty Status obtained from Department of Defense Manpower Data Center. Plaintiff used the Defendant's Social Security Number in accessing and obtaining this report.

I recognize the Defense Manpower Data Center (DMDC) as an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

I hereby declare or affirm under the penalties of perjury that the facts and matters set forth in the foregoing Affidavit are true and correct to the best of my knowledge, information, and belief.

Date: 05/12/2023

Kelly Thomas

Affiant - Kelly Thomas

Subscribed to and sworn before me this 12th day of May, 2023, in the County of Oakland, State of Michigan

[Signature]

Jonathon Young
Notary Public, State of Michigan
County of Oakland
My Commission Expires: January 15, 2030
Acting in the County of Oakland

[Signature]
A TRUE COPY ATTEST

[Signature]

KEITH D. NIZIANKIEWICZ
CONNECTICUT STATE MARSHAL
INDIFFERENT PERSON





**Status Report
Pursuant to Servicemembers Civil Relief Act**

SSN: [REDACTED]
 Birth Date: [REDACTED]
 Last Name: GIANNINI
 First Name: TORI
 Middle Name:
 Status As Of: May-12-2023
 Certificate ID: J3BNLCN500FGCBY

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA

This response reflects the individual's active duty status based on the Active Duty Status Date

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA

This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA

This response reflects whether the individual or his/her unit has received early notification to report for active duty

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Michael V. Sorrento

Michael V. Sorrento, Director
 Department of Defense - Manpower Data Center
 400 Gigling Rd.
 Seaside, CA 93955



Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

DMDC strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq., as amended) (SCRA) (formerly known as the Servicemembers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: <https://scra.dmdc.osd.mil/scra/#/faqs>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

The response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty in the Active Duty Status Date.

Information on "Active Duty Status"

The duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the units they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Only 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

In many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website for certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.



STATE OF Rhode Island
COUNTY OF Providence
ACCOUNT: 52364382

AFFIDAVIT OF DEBT

I, Lisa M.Cagno, am the Authorized Representative, for CITIZENS BANK, N.A., the Plaintiff herein, and am competent to testify to the matters stated herein, which are made on my personal knowledge.

This affidavit is made on the basis of my personal knowledge and in support of the Plaintiff's suit on account against the defendant, Tori Giannini. I have knowledge regarding, and access to, records regarding the CITIZENS BANK, N.A. account of the above referenced Defendant. CITIZENS BANK, N.A. maintains these records in the ordinary course of its business, and the records are updated with information on events (such as charges and payments on the account) by individuals with personal knowledge of those events or by automated processes that track such events at or near the time that the events occur. CITIZENS BANK, N.A. is the owner of a claim against defendant, Tori Giannini, Account Number XX-8911, in the amount of \$31,954.66 representing the outstanding balance less payments received, if any.

I further state that I base this Affidavit on Plaintiff's business records as well as the account information and the information as to the balance due at the time of purchase was obtained from said account information with interest being duly calculated pursuant to contract or statute. I am personally familiar with the data maintained in CITIZENS BANK, N.A.'s computer system that was entered for which I relied upon in attesting to this affidavit. I am familiar with said computer system and know it to be reliable. Any documents attached hereto are true copies of the original.

I further certify that I am duly qualified and competent to testify to the matters stated herein, and authorized to make this Affidavit and if called as a witness would testify thereto.

This Affidavit executed on 2/23/23

Lisa M.Cagno
Authorized Representative

Subscribed and sworn to before me
this 23 day of February, 2023.

Notary Public Diana L Gaviria
My Commission Expires: March 7, 2026

Diana L Gaviria
Notary Public, State of Rhode Island [19-17617]
My Commission Expires
March 7, 2026
No. 768378

File No. 19-17617 CT

Borrower Transaction History
Tori E Giannini

Participant ID:	<input checked="" type="checkbox"/> 1199	Date Range:	01/1/1900 through 05/6/2019	Selected Notes:	#78911 Date: 04/30/2012 NFD: 1231/9999 Status: Default	CPB: \$0.00 Lender: Citizens Bank
Selected Options:						
Disposition:	Payment Write Off Refinance Next Due Refund Incentive	Capitalization Monetary Adj. Status Change Accrual	Payment Write Up Fees Retro Adj.	Supervisory Rebate Refund Incentive	Transfers	NPD
Transaction	Note ID	Effective Date	Transaction Amount	Principal	Interest Accrued Paid	Fees Accrued Paid
Status Change - Default	978911	05/29/2018	\$0.00	\$0.00	\$0.00 \$0.00	\$0.00 \$0.00
Write Off - Claim	978911	05/29/2018	\$11,944.66	\$11,143.46	\$330.20 \$0.00	\$331.343.46 \$0.00
Status Change - Claim	978911	05/29/2018	\$0.00	\$0.00	\$0.00 \$0.00	\$311,343.46 \$311,343.46
Interest Accrual - Regular	978911	05/22/2018	\$15.46	\$0.00	\$15.46 \$0.00	\$0.00 \$0.00
Interest Accrual - Regular	978911	04/30/2018	\$231.46	\$0.00	\$231.46 \$0.00	\$0.00 \$0.00
Fee - Late	0	04/19/2018	\$20.25	\$0.00	\$0.00 \$46.37	\$20.25 \$0.00
Interest Accrual - Regular	978911	03/31/2018	\$46.37	\$0.00	\$46.37 \$0.00	\$0.00 \$0.00
Payment - Credit Card	0	03/26/2018	\$404.96	\$0.00	\$404.96 \$0.00	\$0.00 \$0.00
Interest Accrual - Regular	978911	03/25/2018	\$193.21	\$0.00	\$193.21 \$0.00	\$0.00 \$0.00
Fee - Late	0	03/19/2018	\$20.25	\$0.00	\$0.00 \$216.40	\$20.25 \$0.00
Interest Accrual - Regular	978911	02/28/2018	\$216.40	\$0.00	\$216.40 \$0.00	\$0.00 \$0.00
Fee - Late	0	02/19/2018	\$20.25	\$0.00	\$0.00 \$211.86	\$20.25 \$0.00
Interest Accrual - Regular	978911	01/31/2018	\$211.86	\$0.00	\$211.86 \$0.00	\$0.00 \$0.00
Fee - Late	0	01/18/2018	\$20.25	\$0.00	\$0.00 \$105.55	\$20.25 \$0.00
Payment - Credit Card	0	01/22/2018	\$404.96	\$0.00	\$779.16 \$77.75	\$0.00 \$0.00
Interest Accrual - Regular	978911	01/12/2018	\$7.75	\$0.00	\$7.75 \$31,449.01	\$0.00 \$31,999.99

Borrower Transaction History
Tori E Giannini

Participant ID:	■ 9199	Date Range:	01/1/1900 through 05/6/2019	\$0.00	\$340.39	\$0.00	\$0.00	\$0.00	\$31,449.01	1231/9999	1231/9999
Interest Accrual - Regular	978911	12/31/2017	\$240.39	\$0.00	\$240.39	\$0.00	\$20.25	\$0.00	\$0.00	1231/9999	1231/9999
Fee - Late	0	12/18/2017	\$20.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	1231/9999	1231/9999
Interest Accrual - Regular	978911	11/30/2017	\$11.02	\$0.00	\$11.02	\$0.00	\$0.00	\$0.00	\$31,449.01	1231/9999	1231/9999
Payment - Credit Card	0	11/27/2017	\$503.32	\$167.25	\$0.00	\$365.06	\$0.00	\$71.01	\$0.00	1231/9999	1231/9999
Interest Accrual - Regular	978911	11/26/2017	\$202.69	\$0.00	\$202.69	\$0.00	\$0.00	\$0.00	\$31,616.26	1231/9999	1231/9999
Fee - Late	0	11/20/2017	\$20.25	\$0.00	\$0.00	\$0.00	\$20.25	\$0.00	\$0.00	1231/9999	1231/9999
Interest Accrual - Regular	978911	10/31/2017	\$62.37	\$0.00	\$62.37	\$0.00	\$0.00	\$0.00	\$31,616.26	1231/9999	1231/9999
Payment - Credit Card	0	10/24/2017	\$464.70	\$0.00	\$0.00	\$455.72	\$0.00	\$8.98	\$0.00	1231/9999	1231/9999
Interest Accrual - Regular	978911	10/23/2017	\$179.30	\$0.00	\$179.30	\$0.00	\$0.00	\$0.00	\$31,616.26	1231/9999	1231/9999
Fee - Late	0	10/18/2017	\$20.25	\$0.00	\$0.00	\$0.00	\$20.25	\$0.00	\$0.00	1231/9999	1231/9999
Interest Accrual - Regular	978911	09/30/2017	\$213.87	\$0.00	\$233.87	\$0.00	\$0.00	\$0.00	\$31,616.26	1231/9999	1231/9999
Fee - Late	0	09/18/2017	\$19.24	\$0.00	\$0.00	\$0.00	\$19.24	\$0.00	\$0.00	1231/9999	1231/9999
Interest Accrual - Regular	978911	08/31/2017	\$23.39	\$0.00	\$23.39	\$0.00	\$0.00	\$0.00	\$31,616.26	1231/9999	1231/9999
Payment - Credit Card	0	08/29/2017	\$387.95	\$0.00	\$387.95	\$0.00	\$0.00	\$0.00	\$0.00	1231/9999	1231/9999
Interest Accrual - Regular	978911	08/29/2017	\$62.37	\$0.00	\$62.37	\$0.00	\$0.00	\$0.00	\$31,616.26	1231/9999	1231/9999
Payment - Regular	0	08/21/2017	\$100.00	\$0.00	\$100.00	\$0.00	\$0.00	\$0.00	\$0.00	1231/9999	1231/9999
Interest Accrual - Regular	978911	08/20/2017	\$155.92	\$0.00	\$155.92	\$0.00	\$0.00	\$0.00	\$31,616.26	1231/9999	1231/9999
Fee - Late	0	08/19/2017	\$20.25	\$0.00	\$0.00	\$0.00	\$20.25	\$0.00	\$0.00	1231/9999	1231/9999
Interest Accrual - Regular	978911	07/31/2017	\$226.08	\$0.00	\$226.08	\$0.00	\$0.00	\$0.00	\$31,616.26	1231/9999	1231/9999
Payment - Regular	0	07/29/2017	\$1,046.98	\$565.11	\$0.00	\$721.87	\$0.00	\$0.00	\$0.00	1231/9999	1231/9999
Interest Accrual - Regular	978911	07/22/2017	\$15.67	\$0.00	\$15.67	\$0.00	\$0.00	\$0.00	\$31,778.31	1231/9999	1231/9999
Interest Accrual - Regular	978911	06/30/2017	\$227.24	\$0.00	\$227.24	\$0.00	\$0.00	\$0.00	\$31,778.31	1231/9999	1231/9999
Interest Cap - Status Change	978911	06/22/2017	\$1,393.35	-\$1,393.35	\$0.00	\$1,393.35	\$0.00	\$0.00	\$31,778.31	1231/9999	1231/9999

Borrower Transaction History
Tori E Giannini

Participant ID:	■ 97891	through	05/26/2019					
Date Range:	01/1/1900							
Status Change - Repayment	978911	06/22/2017	\$0.00	\$0.00	\$0.00	\$0.00	\$31,778.31	12/31/9999
Interest Accrual - Regular	978911	06/12/2017	\$7.49	\$0.00	\$7.49	\$0.00	\$30,384.76	12/31/9999
Interest Accrual - Regular	978911	05/31/2017	\$312.26	\$0.00	\$312.26	\$0.00	\$30,384.76	12/31/9999
Interest Accrual - Regular	978911	04/30/2017	\$224.76	\$0.00	\$224.76	\$0.00	\$30,384.76	12/31/9999
Interest Accrual - Regular	978911	03/31/2017	\$32.26	\$0.00	\$32.26	\$0.00	\$30,384.76	12/31/9999
Interest Accrual - Regular	978911	02/28/2017	\$209.78	\$0.00	\$209.78	\$0.00	\$30,384.76	12/31/9999
Interest Accrual - Regular	978911	01/31/2017	\$322.26	\$0.00	\$322.26	\$0.00	\$30,384.76	12/31/9999
Interest Accrual - Regular	978911	12/31/2016	\$296.78	\$0.00	\$297.78	\$0.00	\$30,384.76	12/31/9999
Status Change - Extended Grace	978911	12/4/2016	\$0.00	\$0.00	\$0.00	\$0.00	\$30,384.76	01/3/2017
Interest Accrual - Regular	978911	12/3/2016	\$22.48	\$0.00	\$22.48	\$0.00	\$30,384.76	12/31/9999
Interest Accrual - Regular	978911	11/30/2016	\$22.48	\$0.00	\$22.48	\$0.00	\$30,384.76	12/31/9999
Payment - Regular	0	11/28/2016	\$1,033.92	\$373.17	\$0.00	\$460.75	\$0.00	\$0.00
Interest Accrual - Regular	978911	11/27/2016	\$158.52	\$0.00	\$158.52	\$0.00	\$30,613.78	12/31/9999
Interest Cap - Status Change	978911	11/7/2016	\$38,121.78	\$8,121.78	\$0.00	\$4,121.78	\$0.00	\$30,613.78
Status Change - Repayment	978911	11/7/2016	\$0.00	\$0.00	\$0.00	\$0.00	\$30,613.78	12/3/2016
Interest Accrual - Regular	978911	11/6/2016	\$33.28	\$0.00	\$33.28	\$0.00	\$22,492.00	12/31/9999
Interest Accrual - Regular	978911	10/31/2016	\$171.93	\$0.00	\$171.93	\$0.00	\$0.00	\$22,492.00
Interest Accrual - Regular	978911	09/30/2016	\$166.38	\$0.00	\$166.38	\$0.00	\$0.00	\$22,492.00
Interest Accrual - Regular	978911	08/31/2016	\$171.93	\$0.00	\$171.93	\$0.00	\$0.00	\$22,492.00
Interest Accrual - Regular	978911	07/31/2016	\$171.93	\$0.00	\$171.93	\$0.00	\$0.00	\$22,492.00
Interest Accrual - Regular	978911	06/30/2016	\$166.38	\$0.00	\$166.38	\$0.00	\$0.00	\$22,492.00
Interest Accrual - Regular	978911	05/31/2016	\$122.01	\$0.00	\$122.01	\$0.00	\$0.00	\$22,492.00
Status Change - Grace	978911	05/10/2016	\$0.00	\$0.00	\$0.00	\$0.00	\$22,492.00	12/31/9999

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Borrower Transaction History
Tori E Giannini

Participant ID:	■■■■■199	Date Range:	01/11/2000 through 05/06/2019	\$0.00	\$166.38	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	06/30/2014	\$166.38	\$0.00	\$171.93	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	07/30/2014	\$166.38	\$0.00	\$166.38	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	03/31/2014	\$171.93	\$0.00	\$171.93	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	02/28/2014	\$155.29	\$0.00	\$155.29	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	01/31/2014	\$171.93	\$0.00	\$171.93	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	12/31/2013	\$171.93	\$0.00	\$171.93	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	11/30/2013	\$166.38	\$0.00	\$166.38	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	10/31/2013	\$171.93	\$0.00	\$171.93	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	09/30/2013	\$166.38	\$0.00	\$166.38	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	08/31/2013	\$171.93	\$0.00	\$171.93	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	07/31/2013	\$171.93	\$0.00	\$171.93	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	06/30/2013	\$166.38	\$0.00	\$166.38	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	05/31/2013	\$171.93	\$0.00	\$171.93	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	04/30/2013	\$166.38	\$0.00	\$166.38	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	03/31/2013	\$77.64	\$0.00	\$77.64	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Refund - School	978911	03/18/2013	\$250.00	\$250.00	\$0.00	\$0.00	\$0.00	\$0.00	\$22,742.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	03/17/2013	\$96.38	\$0.00	\$96.38	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	02/28/2013	\$158.74	\$0.00	\$158.74	\$0.00	\$0.00	\$0.00	\$22,492.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	01/31/2013	\$102.05	\$0.00	\$102.05	\$0.00	\$0.00	\$0.00	\$22,992.00	1231.9999	1231.9999
Disposition - Regular	978911	01/14/2013	\$11,496.00	\$-11,496.00	\$0.00	\$0.00	\$0.00	\$0.00	\$22,992.00	1231.9999	1231.9999
Interest Accrual - Regular	978911	01/13/2013	\$16.85	\$0.00	\$16.85	\$0.00	\$0.00	\$0.00	\$11,496.00	1231.9999	1231.9999

**Business Travellers Handy
Ticket Counter**

Passenger ID : **123456789**

Ticket Counter

Bus Route : **111111111**



Bus Route	Bus Stop											
Business Actual - Regular	Point A	Point B	Point C	Point D	Point E	Point F	Point G	Point H	Point I	Point J	Point K	Point L
Business Actual - Regular	Point M	Point N	Point O	Point P	Point Q	Point R	Point S	Point T	Point U	Point V	Point W	Point X
Business Actual - Regular	Point Y	Point Z	Point AA	Point BB	Point CC	Point DD	Point EE	Point FF	Point GG	Point HH	Point II	Point JJ
Business Actual - Regular	Point KK	Point LL	Point MM	Point NN	Point OO	Point PP	Point QQ	Point RR	Point SS	Point TT	Point UU	Point VV
Business Actual - Regular	Point WW	Point XX	Point YY	Point ZZ	Point AA	Point BB	Point CC	Point DD	Point EE	Point FF	Point GG	Point HH
Business Actual - Regular	Point JJ	Point KK	Point LL	Point MM	Point NN	Point OO	Point PP	Point QQ	Point RR	Point SS	Point TT	Point UU
Business Actual - Regular	Point VV	Point W	Point X	Point Y	Point Z	Point AA	Point BB	Point CC	Point DD	Point EE	Point FF	Point GG
Business Actual - Regular	Point HH	Point GG	Point FF	Point EE	Point DD	Point CC	Point BB	Point AA	Point Z	Point Y	Point X	Point W
Business Actual - Regular	Point VV	Point W	Point X	Point Y	Point Z	Point AA	Point BB	Point CC	Point DD	Point EE	Point FF	Point GG
Business Actual - Regular	Point HH	Point GG	Point FF	Point EE	Point DD	Point CC	Point BB	Point AA	Point Z	Point Y	Point X	Point W