**Appeal for Exam 3**

Hello Brother, Hales

Question: 4

The thing that is crazy about this question, is that they were all merchants at one point in life that is why I selected that as the answer. In a past life Sally was an antique replica maker of old documents and sold them to people’s homes. This is super important because she wouldn’t have had the eye to go and find that paper in the tube that ended up being the declaration on independence. Along with this the neighbor Bob was really a person who was a merchant at the capital in Washington DC. Yes, they may not be merchants now, but they were at some point that made them have the title “Once a Merchant, Always a Merchant.”

Question: 7

For this question I went back and looked through everything. I realize now why it’s wrong. She was sending the pants with the contract that made it actually material. When I read this problem, I looked through some notes I had taken, and the book and I just came to a conclusion that you had tricked me for not thinking it all the way through. This was a good question, it really made me learn and have to go back and figure out what I really didn’t understand!

Question: 19

Oh, child support… So, this question got me tripped up because when I was working in a human resource center back in Oregon of all places, I encounter a lot of scummy dads who didn’t think it was plausible to pay for their child support. This was years ago, and I thought there was a way out of it, so I just assumed that it would be through filing for bankruptcy since it made the most sense. This one I had to go back and reread the laws of bankruptcy. I now realize that I was wrong. So I did some digging and found this “The general rule is that an alimony obligation doesn't just disappear in bankruptcy. Filing for bankruptcy to avoid an obligation to pay spousal support is a bad idea, because domestic support obligations cannot usually be “discharged” (cancelled or forgiven) in a bankruptcy proceeding.” From: <https://www.divorcenet.com/states/utah/ut_art20>

This helped me further understand this question. I know we aren’t supposed to look online during the test, so I wasn’t able to read this while taking the test but now I do understand that Home Loan is the correct answer.

Question: 21

This question I feel like is how I would want things to go down. That isn’t always the correct answer, but sometimes it should be! I wrote for the creditor to retain possession of the collateral. Well sometimes this should be the case if they default, like the bank takes your home or the dealership repo’s your car. I was tired at this point of the test and I see that the most missed by me we in the latter half of the test. This question I should have missed but I read the question wrong. I now remember that I see the answer that we went to the state of Idaho’s UCC-1 statements. This is what you taught us to do even if it’s a family member who we lend money to so that we can get our money back or make sure it’s a legit lending. I actually found this to be very beneficial to my knowledge in life because I know I have siblings who don’t spend money correctly and once I graduate… You know the rest! Thank you for teaching us that!

Question: 24

For question 24, I read and reread many different notes I had. I specifically remember that I sat at my kitchen table while my wife was cooking dinner and I just had a 7-hour shift that this one stood out to me the most confusing. I guess the reason being is you had already talked to us about this. When I looked at this question I realize now that question 22 and 24 are similar and I had based my answer off of that. These two banks are very good banks and they should have already perfected. They should’ve done that first, but they were dumb. So, I guess the right answer was “the time the security agreement was signed first “is correct... But Those banks do need to make sure the perfect as well because that’s just not good business and can confuse some students on some classes like b275. Those banks made a mistake...

Thank you for your consideration to wave some of the points on my exam. This has been such a pleasure to be in your class. Seriously, I didn’t know brother snow had any friends, but you proved me wrong, and this has been a pleasure to be in your class because you make a class that seems if anyone else were to teach it, I wouldn’t show up but you make this stuff fun and interesting and allow us students to more fully engage ourselves by allowing us to go back and appeal these certain problems and allow us to learn more about why we are wrong and why the answer should be right. So, thank you again Brother Hales!

* Brother Crowder