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U.S. COURTS *BM*

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REC'D \_\_\_\_\_ FILED \_\_\_\_\_  
CAMERON S. BURKE  
CLERK IDAHO

Attorney for Creditor / Chrysler Financial Company L.L.C.  
Our File No. 09-33709

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF IDAHO

IN RE: )  
 ) Chapter 13  
FRANK JAMES KNIGHT, )  
MONICA KNIGHT, ) Case No. 00-00244  
 )  
 ) **PROOF OF CLAIM**  
Debtor(s). )  
\_\_\_\_\_ )

Name and Mailing Address of Creditor: Chrysler Financial Company L.L.C.  
Trustee Payment Department, #100301  
P.O. Box 55000  
Detroit, MI 48255-1003  
#1011507142

This Claim amends a previously filed Claim dated: \_\_\_\_\_

1. Basis for Claim:
- Goods Sold
  - Money Loaned
  - Services Performed
  - Personal Injury / Wrongful Death
  - Taxes
  - Assignment
  - Retiree Benefits as defined in 11 U.S.C. 1114(a)
  - Wages, Salaries and Compensations
  - S.S. # \_\_\_\_\_
  - Unpaid Compensation for Services Performed from \_\_\_\_\_ to \_\_\_\_\_

*8/1*

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2. Date debt incurred: July 1, 1999

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3. If Court Judgment, date obtained: \_\_\_\_\_

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4. **Secured Claim: \$25,150.00**

Description of collateral: One 1999 Dodge 1/2 Ton Quad Ram Truck, I.D. #1B7HF13Z4XJ598454  
(See attached exhibits.)

Amount of arrearages and other charges at time case was filed included in secured claim above, if any: \$ \_\_\_\_\_.

**Unsecured Claim: \$5,873.79**

**Unsecured Priority Claim: \$ \_\_\_\_\_**

\_\_\_\_\_ Wages, salaries, or commissions (up to \$4000, earned not more than 90 days before the filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier) 11 USC 507(a)(3)

\_\_\_\_\_ Contributions to an employee benefit plan 11 USC 507(a)(4)

\_\_\_\_\_ Up to \$1800 of deposits towards purchase, lease, or rental of property or services for personal, family, or household use 11 USC 507(a)(6)

\_\_\_\_\_ Taxes or penalties of governmental units 11 USC 507(a)(7)

\_\_\_\_\_ Other - Specify applicable paragraph of 11 USC 507(a)

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5. **TOTAL AMOUNT OF CLAIM AT THE TIME THE CASE WAS FILED:**

Unsecured: \$5,873.79    Secured: \$25,150.00    Priority: \$ \_\_\_\_\_    **TOTAL: \$31,023.79**

\_\_\_\_\_ Check if claim includes charges in addition to the principal amount of the claim.

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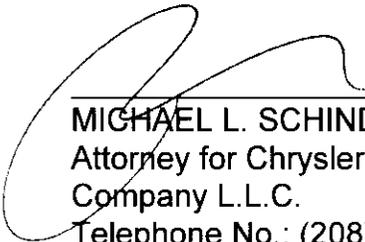
6. CREDITS AND OFFSETS: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim. In filing this claim, Claimant has deducted all amounts that Claimant owes to the Debtor(s).

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7. Supporting documents are attached.

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DATED this 1st day of March, 2000.

  
\_\_\_\_\_  
MICHAEL L. SCHINDELE  
Attorney for Chrysler Financial  
Company L.L.C.  
Telephone No.: (208) 342-2241

The cost of your credit, as a yearly rate. ("Total Sale Price") subject to the terms and conditions set forth on the front and back of this contract, the vehicle ("Vehicle") described below.

from Creditor on a edge delivery and

USE OF PROPERTY:

- PERSONAL BUSINESS AGRICULTURAL

DESCRIPTION OF VEHICLE: NEW USED, YEAR: 1999, MAKE: DODGE, CYL: 6, MODEL: 1/2 TON QUAD, BODY STYLE: BULK, VEHICLE IDENTIFICATION NO: 1B7HF13Z4XJ598454, Description of Trade-in: N/A, YEAR: N/A, MAKE: N/A, MODEL: N/A

Table with 5 columns: ANNUAL PERCENTAGE RATE (9.25%), FINANCE CHARGE (\$989.31), Amount Financed (\$31672.65), Total of Payments (\$41556.96), Total Sale Price (\$43556.96)

Payment Schedule table with columns: NO. OF PAYMENTS, AMOUNT OF EACH PAYMENT, WHEN PAYMENTS ARE DUE (MONTHLY), NO. OF PAYMENTS, AMOUNT OF EACH PAYMENT, WHEN PAYMENTS ARE DUE (MONTHLY)

Prepayment. If you pay off early, you will not have to pay a penalty. Late Charge. If a payment or part thereof is more than 15 days late, you will be charged 5% of such unpaid amount or ten dollars (\$10), whichever is greater.

Security Interest. You are giving a security interest in the Vehicle being purchased. Filing Fees \$ N/A

Contract Provisions. See the back of this contract for any additional information about security interests, payment default, any required repayment in full before the scheduled date, and prepayment refunds and penalties. \*E MEANS ESTIMATE.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED IN THIS CONTRACT.

OPTIONAL PHYSICAL DAMAGE INSURANCE. YOU ARE REQUIRED TO HAVE PHYSICAL DAMAGE INSURANCE AGAINST ACCIDENTAL DAMAGE TO THE VEHICLE (COLLISION COVERAGE AND EITHER COMPREHENSIVE COVERAGE OR FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE) AS LONG AS THIS CONTRACT REMAINS IN EFFECT. YOU MAY CHOOSE THE PERSON AND INSURANCE COMPANY THROUGH WHICH INSURANCE IS TO BE OBTAINED PROVIDED THAT INSURANCE COMPANY IS ACCEPTABLE TO CREDITOR AND AUTHORIZED TO TRANSACT BUSINESS IN IDAHO.

OPTIONAL MECHANICAL BREAKDOWN INSURANCE. If you want this coverage, you can choose the person and insurance company you get it from. If you elected to obtain this coverage through Creditor, the premium for coverage for a term of N/A months or N/A miles, whichever occurs first, and with a \$ N/A deductible, is itemized in 4(d)(ii) and has been added to this contract.

OPTIONAL CREDIT LIFE AND/OR CREDIT ACCIDENT AND HEALTH INSURANCE. CREDIT LIFE INSURANCE AND CREDIT ACCIDENT AND HEALTH INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT, AND WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE ADDITIONAL COST. IF YOU WANT THESE COVERAGES, YOU MUST CHOOSE THE PERSON AND INSURANCE COMPANY FROM WHOM YOU GET THEM. If obtained through Creditor, the premium(s) for a term of N/A months are shown below and in 4(d)(iii) and (iv) and the insurance is provided according to the terms and conditions in the policy or certificate of insurance issued by:

Table for Insurance Information with columns: TYPE, PREMIUM, PERSON(S) INSURED. Includes rows for Credit Life and Credit Accident and Health Insurance.

ITEMIZATION OF THE AMOUNT FINANCED

Table with 2 columns: Description, Amount. Includes sections for 1. Cash Price, 2. Downpayment, 3. Unpaid Balance of Cash Price, 4. Other Charges Including Amounts Paid to Others on Your Behalf, 5. Amount Financed.

SEE BACK OF THIS CONTRACT FOR ADDITIONAL TERMS AND CONDITIONS

CONSUMER PAPER

NOTE TO THE BUYER: Do not sign this contract before you read it or if it contains any blank spaces. You are entitled to an exact copy of the contract you sign.

BUYER ACKNOWLEDGES RECEIPT OF A COMPLETELY FILLED-IN COPY OF THIS CONTRACT.

CONTRACT IS ACCEPTED BY THE CREDITOR (SELLER) AND ASSIGNED TO CHRYSLER FINANCIAL COMPANY, LLC. ("ASSIGNEE")

PETERSON TOWN & COUNTRY, LLC BY [Signature] TITLE: Business Manager

ORIGINAL

EXHIBIT

The Finance Charge, Total of Payments, and the Total Sale Price are set out in this based on the assumption that you will make every payment on the day it is due. Your Finance Charge, Total of Payments, and Total Sale Price will be more if you pay late and less if you pay early. Your final payment may be larger or smaller, depending on whether you have made your payments late or early. Creditor will send you a notice before the due date of the final scheduled payment to show what you owe. You agree to pay that amount as your final scheduled payment.

**B. Additional Charges.** You agree to pay a late charge if any payment or part thereof is received by Creditor more than 15 days after the scheduled due date. The late charge is shown on the front of this contract.

If you default, and Creditor hires an attorney who is not a salaried employee of Creditor to collect what you owe, you agree to pay reasonable attorney's fees after such default.

**C. Security Interest.** You grant to Creditor a security interest in the Vehicle being purchased, including any accessories, equipment and replacement parts installed in the Vehicle, and the proceeds thereof. You also grant to Creditor a security interest in and agree to assignment of any money received by Creditor as proceeds, rebate or refund of credit insurance premiums or service contract charges financed in this contract due to cancellation or termination. You further agree that any such money received may be applied by Creditor to the unpaid balance of this contract.

**D. Prepayment.** You may prepay your obligations under this contract in full at any time prior to maturity. If you do, you will be liable for the accumulated finance charge to the actual date of prepayment.

**E. Buyer's Agreements.** You agree:

- (1) to pay the obligation under this contract according to the terms and conditions stated herein even if the Vehicle is damaged, destroyed or missing;
- (2) to keep the Vehicle insured against damage, destruction and loss with Creditor as loss payee;
- (3) that you will keep the Vehicle free from claims of others and that any payment made by Creditor to release or discharge such claim will be paid by you on demand with interest at the Annual Percentage Rate disclosed on the front of this contract as an additional part of your obligation;
- (4) not to use the Vehicle for any unlawful or improper purpose or, unless indicated on the front of this contract, for hire;
- (5) not to remove the Vehicle from the United States without the prior written consent of Creditor;
- (6) not to sell, rent, lease or otherwise transfer any interest in this contract or the Vehicle without the prior written consent of Creditor;
- (7) that no transfer, renewal, extension, lease or assignment of any interest in this contract will release you from your obligation;
- (8) that any notice sent to you shall be sufficiently given if mailed to your last known address presumed to be the address set forth on the front of this contract unless you have given Creditor written notice of a change of such address;
- (9) that the Vehicle traded in, if any, is free from all claims of others, except as previously disclosed to Creditor;
- (10) to maintain the Vehicle in good condition and repair; and
- (11) that the statements and representations made by you in the credit application furnished to Creditor are true and accurate.

**F. Default.** You will be in default if:

- (1) you fail to make any payment when due according to the Payment Schedule shown on the front of this contract;
- (2) a proceeding in bankruptcy, receivership or insolvency is instituted by you or against you or your property.

**G. Remedies Upon Default.** If you default, Creditor shall have the right to declare the unpaid portion of the Total of Payments due immediately, together with any interest that has accrued thereon, and to exercise any of Creditor's remedies as provided in this contract and/or at law.

Also, Creditor has the right to take possession of the Vehicle. Creditor may, without use of force or other breach of the peace, enter the premises where the Vehicle may be and take immediate possession of the Vehicle including any equipment or accessories.

If the Vehicle is repossessed, you will have the right to redeem the Vehicle by paying the net amount you owe on the contract. If you do not redeem the Vehicle, Creditor will, after giving notice to you and any other party named thereto, dispose of the Vehicle in a commercially reasonable manner, which may include either a public sale or a private sale. The proceeds of the sale, less allowed expenses, will be used to pay the amount still owed on this contract. Allowed expenses are those reasonable expenses incurred as a direct result of repossessing the Vehicle, holding it, preparing it for sale and selling it. In addition, if Creditor hires an attorney who is not a salaried employee of Creditor to collect what you owe, you agree to pay reasonable attorney's fees, including, without limitation, on appeal and in bankruptcy proceedings, after such default.

If the proceeds of the sale, less allowed expenses, are not sufficient to pay the net amount still owed on this contract, Creditor may recover the deficiency with interest at the highest lawful rate from you or anyone who has succeeded to your obligation. If this contract evidences a consumer credit sale, you will have no liability for the deficiency if the cash price of the Vehicle was \$1,000 or less. If there is money left over, it will be paid to you.

If, during repossession of the Vehicle, Creditor comes into possession of any property which is not security for this contract, Creditor will hold it for you. If you do not claim the property within thirty (30) days after Creditor has repossessed the Vehicle, Creditor can dispose of the property in any manner selected by it. You agree that Creditor will have no further liability to you for this property. Any accessories, equipment or replacement parts will remain with the Vehicle.

**H. Assignment.** You acknowledge that this contract will be assigned to Assignee. You further acknowledge that Assignee will acquire all of Creditor's interest in this contract and in the Vehicle and will be entitled to all of the rights and remedies granted to Creditor pursuant to the terms and conditions of this contract including, but not limited to, the rights to receive all payments and to require the performance of all obligations required by this contract.

**I. Modification.** No modification of any of the terms and conditions of this contract shall be valid, and you expressly waive the right to rely on any modification, unless made in writing and duly executed by the Creditor.

**J. Required Vehicle Insurance.** You agree to provide to Creditor a copy of the insurance policy that insures the Vehicle against damage, destruction and loss with Creditor as loss payee when you receive it.

If you fail to procure or maintain such Vehicle insurance, Creditor may procure Vehicle insurance that covers the interest of Creditor, only. In such event, you agree to pay a charge consisting of the insurance premium and a finance charge thereon at the Annual Percentage Rate shown on the front of this contract. You agree to pay the charge in equal installments along with the installments of the unpaid balance then remaining on the contract.

In the event of a loss, you agree that Creditor may collect the proceeds from such Vehicle insurance and apply the proceeds toward replacement of the Vehicle or payment of the obligation.

You agree that Creditor may endorse your name upon any check or draft representing payment to you of such monies.

**K. Governing Law.** This contract shall be governed by the laws of the State of Idaho except, if the Vehicle is repossessed then the law of the state where the Vehicle is repossessed will govern the repossession. Repossession effected through legal process will be governed by the laws of the state in which such process is brought.

**L. Miscellaneous.** This contract shall bind and inure to the benefit of the heirs, assigns, administrators, executors, personal representatives and all persons who are or may be owners, lessors, lessees, tenants, mortgagees, assignees, transferees, donees, transferees, devisees, legatees, or assignees of the Creditor or Assignee in the enforcement of any of its rights. This contract shall constitute a valid and enforceable agreement, and shall not be rendered invalid or unenforceable by any law or public policy that may be enacted or declared after the date of this contract.

**WARRANTIES WE DISCLAIM.** You agree that you are buying the Vehicle "AS IS" and that there are no implied warranties of merchantability, fitness for a particular purpose, or other warranties, express or implied, covering the vehicle unless: 1. the vehicle is of a type normally used for personal, family or household purposes, and 2. the vehicle was manufactured after July 3, 1975, and 3. we have given you our written warranty or service contract covering the vehicle on the date of this contract or within 90 days after such date.

**NOTICE: 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.**

The preceding NOTICE applies if the vehicle is a used vehicle as shown on the front of this contract and if this contract is a contract of sale under the FTC Used Motor Vehicle Trade Regulation Rule.

**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 OF WHICH SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.**

The preceding NOTICE applies to goods or services obtained primarily for personal, family or household use.

**ASSIGNMENT**

FOR VALUE RECEIVED, the Creditor (Seller) named on the face of this contract ("Seller") hereby sells, assigns and transfers to Assignee Seller's entire right, title and interest in and to this contract and authorizes Assignee to do every act and thing necessary to collect and discharge obligations arising out of or incident to this contract and assignment. In order to induce Assignee to accept assignment of the contract, Seller warrants that (1) the contract is genuine, legally valid and enforceable and arose from the sale of the property described on the face of this contract ("Property"); (2) the Property is as represented to the Buyer named on the face of this contract ("Buyer") who was quoted both a time price and a lesser cash price; (3) the Buyer is not a minor, has capacity to contract and paid the downpayment exactly as stated in the contract; (4) the Buyer is purchasing the Property for the Buyer's own business, personal or household use and the Buyer is not acting on behalf of or for the benefit of another person when purchasing the Property; (5) Seller verifies that there is no inaccuracy or misrepresentation in any statements made by or on behalf of Buyer and furnished to Assignee by Seller; (6) Seller verifies that there is no inaccuracy or misrepresentation in any statements or representations made by Buyer in the credit application furnished to Assignee by Seller; (7) all disclosures required by law were properly made to Buyer prior to Buyer signing the contract; (8) and no material fact relating to the Vehicle or this contract was misrepresented to Buyer or omitted from disclosure to Buyer; (9) all insurance documentation will be delivered to Buyer within the time required by law; (10) Seller verifies that there is no fact that would impair the validity or value of the contract; (11) Seller verified that Buyer has obtained Physical Damage Insurance acceptable to Assignee on the Property; (12) title to the Property at the time of sale was vested in Seller free of all liens and encumbrances. Seller has the right to assign this contract, and Seller will obtain a certificate of title to the Property, showing a first lien for the benefit of Assignee and that such certificate of title has been or will be applied for within ten (10) days of the sale or delivery of the Property, whichever is earlier; (13) any co-buyer or guarantor of this contract was provided a notice to co-signer form, where required; (14) Seller will perform all warranty work that was agreed to with the Buyer; and (15) Seller is licensed as required by law. If there is, as solely determined by Assignee, any breach of any warranty of Seller, without regard to Seller's knowledge or lack of knowledge with respect thereto or Assignee's reliance thereon, Seller hereby agrees unconditionally to repurchase this contract and/or the Property from Assignee, upon demand, for the full amount then unpaid whether this contract shall then be, or not be, in default. Seller agrees to indemnify Assignee for any judicial cost or less, including attorney's fees and court costs, suffered as a result of a claim or defense of Buyer against Seller. If this contract is rescinded by court order or for any other reason Seller agrees to pay Assignee the full amount Assignee paid to purchase it. Liability of Seller arising out of or incident to this assignment shall not be affected by waiver, indulgence, compromise, settlement, extension or variation of the terms of this contract even if it results in the discharge or release of the obligation of Buyer or any other interested person by operation of law or otherwise. Seller waives notice of acceptance of this assignment and notices of non-payment and non-performance of the contract. In addition to all of the foregoing, this assignment is subject to the provisions set out below in the paragraph initialed by Seller, provided, that if none of the paragraphs below have been initialed by Seller, this assignment shall include the provisions of the paragraph below entitled "Full Repurchase".

**INITIAL APPLICABLE PROVISIONS . . . .**

- WITHOUT RECOURSE:** The assignment of this contract is without recourse to the Seller except in the circumstances set forth herein.
- FULL RECOURSE:** Seller unconditionally guarantees payment to Assignee of the full amount remaining unpaid under this contract and agrees to purchase this contract and/or the Property from Assignee, upon demand, for the full amount then unpaid whether the contract shall then be, or not be, in default.
- FULL REPURCHASE:** In the event of default by Buyer under this contract and provided that Assignee shall take possession of the Property and tender delivery of same to Seller within 90 days after maturity of the earliest installment wholly in default under this contract, Seller agrees to purchase this contract and/or the Property from Assignee and, regardless of the condition of the Property, Seller agrees to pay to Assignee the then net unpaid balance of the contract plus the reasonable expenses incurred by Assignee in such taking and delivery of the Property. If Assignee's ability to tender delivery of the Property is impeded due to litigation, including but not limited to litigation requisite to obtain possession of the Property, criminal prosecution, seizure by governmental authority, redemption requirements, clearing or perfecting title, moratory legislation or proclamation, or acts of God, war, rebellion, insurrection or of the public enemy, then Assignee's obligation to tender delivery hereunder shall be excused until 30 days after Assignee receives notice of the cessation of any such condition.
- LIMITED REPURCHASE:** Seller agrees to comply with the terms and obligations of the foregoing Full Repurchase agreement (which are incorporated herein by reference), provided, however, that such obligations of Seller shall terminate hereunder upon payment to Assignee by the Buyer of the first \_\_\_\_\_ monthly installments within 15 days of their respective due dates.
- OPTIONAL REPURCHASE:** If Assignee takes possession of the Property, Seller shall, upon demand from Assignee, either pay Assignee \$ \_\_\_\_\_ or, at Seller's option, buy the contract and/or the Property in its then condition and location from Assignee for the then net unpaid balance of the contract plus the reasonable expenses incurred by Assignee in the taking of the Property.

6661 9 7 704

**EXHIBIT**

IDAHO

CERTIFICATE OF TITLE

1011507142

ITD-2517 4-00TW  
02-075529-6

VEHICLE IDENTIFICATION NUMBER

1B7HF13Z4XJ598454

YEAR MAKE BODY MODEL DESCRIPTION

1999 DODG PK TR RAM

2ND VEHICLE IDENTIFICATION NUMBER

ODOMETER READING

DATE

18 ACTUAL 02/17/1999

TITLE NUMBER

993024611

PRINT DATE

08/13/1999

WEIGHT

LENGTH

WIDTH

PULL

HORSEPOWER

PROPULSION

OWNER'S NAME AND ADDRESS:

KNIGHT, FRANK  
3446 BRAMPTON  
BOISE, ID 83706

OTHER PERTINENT DATA

Assignment of Title

Federal and state law requires that you state the mileage in connection with the transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

1 ODOMETER READING - Reading is actual unless indicated otherwise (NO TENTHS):

In Case of Mechanical Error  Engine  No Drive  
 Not Actual - Warning: Odometer Discrepancy

5 PURCHASER'S PRINTED NAME(S)

2 DATE SOLD

SELLING PRICE

6 ADDRESS I

3 SELLER'S REPRESENTATIVE'S PRINTED NAME(S)

7 CITY

STATE

ZIP

4 I certify, to the best of my knowledge, that the odometer reading reflects the actual mileage, unless otherwise indicated. I also hereby release my interest and title ownership to the named purchaser. SELLER'S REPRESENTATIVE'S SIGNATURE:

A X  
B X

8 SIGNATURE OF THE ODOMETER CERTIFICATION MADE BY THE SELLER

9 PURCHASER'S REPRESENTATIVE'S SIGNATURE

FIRST LIEN

CHRYSLER FINANCIAL CO LEG

PO BOX 23500  
TIGARD, OR 97281  
RECORDED 07/26/1999

SECOND LIEN

10 SIGNATURE RELEASING LIEN

DATE

9 SIGNATURE RELEASING LIEN

DATE

X

03970266

1-09TW

\$2.00 Fee

NOTICE OF RELEASE OF LIABILITY

\$2.00 Fee

PLEASE PRINT CLEARLY — ALL INFORMATION MUST BE COMPLETE — NOTIFICATION BY SELLER IS MANDATORY

Vehicle Identification Number (VIN) 1B7HF13Z4XJ598454 Year 1999 Make DODG Body Style PK Title Number 993024611

Seller's Full Name: Address: City: State: Zip: Phone Number: Selling Price: \$ Date Vehicle Delivered to Purchaser:

Purchaser's Full Name: Address: City: State: Zip:

I/we hereby request that the Idaho Transportation Department mark its motor vehicle records to indicate that I/we have transferred the vehicle described above under the provisions of Section 49-526, Idaho Code, which addresses vehicle transfers. However, I/we understand that the motor vehicle record will remain in my name until a new Idaho Certificate of Title is applied for and issued recording the name of the new owner.

X

(Signature of Seller(s))

— SEE REVERSE SIDE FOR MAILING/PAYMENT INSTRUCTIONS —

EXHIBIT