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UNITED STATES BANKRUPTCY COURT
550 W FORT ST
BOISE ID 83724

PROOF OF CLAIM

U.S. COURTS

00 JUL 28 AM 10:06

In Re: (Name of Debtor) VINCE TULLOCK 520-62-3754
Case Number Chapter: 13 00-00774

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. 'request' for payment of an administrative expense may be filed pursuant to 11 U.S.C. Sec. 503.

FILED
CAMERON S. BURKE
CLERK, IDAHO

Name of Creditor: (The person or other entity to whom the debtor owes money or property): **Conseco Finance**
Name and address where notices should be sent
Conseco Finance Retail Division
7360 S Kyrene
Tempe, AZ 85283-9824
Telephone No. (888)221-7392

() Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
() Check box if you have ever received any notices from the bankruptcy court in this case.
() Check box if the address differs from the address on the envelope sent to you be the court.

Account or other number by which creditor identifies debtor 6012503251030496 Merchant: KINETICO
Check here is this claim () Replaces () Amends a previous claim dated

1. BASIS FOR CLAIM
(X) Goods sold () Retiree benefits as defined in 11 U.S.C. Sec. 1114(a)
() Services performed () Wages, salaries, and compensation (Fill out below)
() Personal injury/wrongful death Your social security number:
() Taxes Unpaid compensation for services performed from (date) to (date)
() Other (Describe briefly)

2. Date debt was incurred: 03-31-99
3. If court judgment, Date obtained:

4. CLASSIFICATION OF CLAIM. Under the Bankruptcy code all claims are classified as one or more of the following:
(1) Unsecured Non-priority, (2) Unsecured Priority, (3) Secured. It is possible for part of a claim to be one category and part another. Check the appropriate box or boxes that best describes your claim and state the amount of the claim at time case filed.
() Secured Claim 3585.17 () Unsecured Priority Claim
Attach evidence of perfection of security interest Specify the priority of the claim
Brief description of collateral: () Wages, salaries, or commissions (up to \$2,000), earned not more 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier- 11 U.S.C. Sec. 507 (A)(3)
() Real Estate () Motor Vehicle () Other (describe) () Contributions to an employee benefit plan -11 U.S.C. Sec 507 (a4)
Amount of arrearage and other charges at time case filed included () Up to \$1,800* of deposits toward purchase, lease or rental of property. Or services for personal, family, or household use- 11 U.S.C. Sec507 (A)(6)
() Alimony, maintenance, or support owed a spouse, former spouse or child
() UNSECURED NON-PRIORITY CLAIM 11 U.S.C. Sec 507 (A)(7)
A claim is unsecured if there is no collateral or lien on property () Taxes or penalties of government units 11 U.S.C. Sec 507 (A)(8)
of the debtor securing the claim or to the extent that the value of () Other - Specify applicable paragraph of 11 U.S.C. Sec 507 (A)
such property is less than the amount of the claim. *Amounts are subject to adjustment on 4/1/98 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.
() UNSECURED PRIORITY CLAIM Specify the priority of the claim.

5. TOTAL AMOUNT OF CLAIM AT TIME CASE FILED:
(Unsecured) 3585.17 (Secured) 3585.17 (Priority) (Total)

() Check box if claim includes charged in addition to the principal amount of the claim. Attach itemized statement of all additional charges.

6. CREDITS AND SETOFFS: 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 debtor.

7. SUPPORTING DOCUMENTS: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements or running accounts, contracts, court judgments, or evidence of security interest. If the documents are not available, explain. If the documents are voluminous, attach a summary.

8. TIME-STAMPED COPY. To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

Date July 24, 2000. Sign and print name and title if any, of the creditor or other person authorized to file this claim, (attach copy of power of attorney, if any)

Jessica Emminger West Emminger West

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CARDHOLDER AGREEMENT AND DISCLOSURE STATEMENT Kineticco

Annual Percentage Rate (APR) for Purchases	Variable Rate Information	Grace Period for Repayment of the Balances for Purchases	Minimum Finance Charge	Method of Computing the Balance for Purchases	Transaction Fee for Access Checks, Cash Advances, or ATM Transactions; Late and Over Limit Fees
The following Annual Percentage Rates apply as of September 28, 1998: Classified as Current: 17.99% Classified as Delinquent: 19.99% for delinquent accounts	Your APR for purchases may vary. The APR is based on the highest Prime Rate published in the "Money Rates" section of The Wall Street Journal on the last business day of the month plus a Margin. The following Margins currently apply: Classified as Current: 9.49% Classified as Delinquent: 11.49% The APR is adjusted on the first day of the billing cycle following the rate change.	Finance Charges accrue from the date of purchase. You have 25 days from the Statement Closing Date for that cycle to pay the New Balance in full before a Finance Charge is imposed attributable to that New Balance.	\$.50 (on purchases in any billing cycle that a finance charge is due).	Average Daily Balance (including new purchases).	Access Check, Cash Advance, or ATM Transaction: \$1.00 or 3% of transaction amount, whichever is greater. Late Fee: \$30 Over Limit Fee: \$20

An account is considered delinquent after a minimum payment is not made for two consecutive billing cycles.

1. GENERAL: This Agreement governs the use of your Kineticco revolving credit account for personal use only ("Account"). Each person signing the application ("Application") for an Account applies for an Account with Green Tree Retail Services Bank, Inc. In this Agreement, "you" and "yours" refers to all persons who applied and were approved for an Account. "We," "us," and "our" refers to Green Tree Retail Services Bank, Inc., P.O. Box 6150, Rapid City, South Dakota 57709-6150, or its assigns. The Application you signed or otherwise submitted is part of and is incorporated into this Agreement. You may use your Account only for personal, family or household use.

2. USING YOUR ACCOUNT: When we approve your Application and accept your offer to open an Account, we will send each of you one or more Kineticco credit cards ("Cards") that you can use to access your Account (this includes using your Account number without presenting your Card). You can also access your Account by using credit card checks ("Access Checks") we may send you. If your Account is a joint Account, each of you may use the credit we provide to you under your Account. You can use your Card once you sign the back of the Card. You can use your Access Checks immediately. This Agreement begins on the first day that we extend credit to you on your Account, as evidenced by a signed sales slip, memorandum, or Access Check, or otherwise.

3. CASH ADVANCES: You may obtain a "Cash Advance" by either presenting your Card to us or to an approved merchant, using an Access Check, or using your Card at an ATM that honors the Card. You must comply with the terms and conditions of the ATM network that you use. If you use an Access Check, we will charge your Account for the amount of the Check as a Cash Advance. You agree that, if we wish, we may honor and charge your Account for an Access Check at the time it is presented to us, even if the Access Check is postdated or stale or will cause you to exceed your Credit Limit.

4. YOUR OBLIGATION TO PAY: You agree to be bound by this Agreement. You promise to pay all amounts owed to us under the terms of this Agreement. If your Account is a joint Account, all of you are bound by this Agreement and each of you jointly and individually promises to pay all amounts owed to us because of purchases or Cash Advances made by a joint Accountholder. If you or your joint Accountholder permit another person to use your Account, you promise to pay amounts owed to us because of purchases or Cash Advances made by that person. You must pay for purchases and Cash Advances made by that person whether or not that person exceeded your permission and whether or not you told us that the person was using your Account.

5. YOUR CREDIT LIMIT: We will grant you credit, up to your Credit Limit, for purchases and Cash Advances obtained by using your Card or an Access Check. We will charge the purchase or Cash Advance to your Account. You agree not to let your entire Account balance, including Finance Charges and any Fees and other charges listed below, exceed your Credit Limit. We print your Credit Limit on your Periodic Statement. We do not have to honor any use of your Account for a purchase or Cash Advance if such use would cause your entire Account balance to exceed your Credit Limit. If we do, we may charge your Account an Over Limit Fee.

6. YOUR ACCOUNT STATEMENT: We will send you a Periodic Statement for each monthly billing cycle ("cycle") in which there is any debit or credit balance, \$1 or greater, on your Account on the last day of that cycle or in which either we impose a Finance Charge or Fee on, or there is any other activity in, your Account. The Periodic Statement shows: (i) the unpaid balance of your Account at the beginning of the cycle; (ii) your payments or other credits to your Account during the cycle; (iii) your purchases, Cash Advances, Finance Charges, Fees, and all other debits to your Account during the cycle; (iv) the balance of your Account on the last day of the cycle (the "New Balance"); (v) the last day of the cycle (the "Statement Closing Date"); (vi) the minimum payment you must make as the "Total Amount Due" (the "Minimum Monthly Payment"); and the date that it is due (the "Payment Due Date"); and (vii) your Credit Limit. We will send your Periodic Statement to the address specified on the Application or designated by any one of you. Each of you appoints each other as his or her agent to designate the address to which your Periodic Statements and any other notices may be sent by us.

7. SPECIAL PAYMENT PLANS: In addition to purchases ("Regular Purchases") and Cash Advances that accrue Finance Charges and require Minimum Monthly Payments as described in Sections 8 and 10 of this Agreement, the following Special Payment Plans ("Plans") for purchases may be offered from time to time only as specified on the Kineticco sales slips:

(a) **Delayed Payment:** no Minimum Monthly Payments will be due for purchases made under the Special Payment Plan until the first Payment Due Date following the expiration date of the promotional period specified on your Periodic Statement, with Finance Charges accruing from the date of the purchase.

(b) **Waived Finance Charge:** no Finance Charges will accrue on the purchase made under the Special Payment Plan until the expiration date of the promotional period specified on your Periodic Statement, with Minimum Monthly Payments due each cycle.

(c) **Delayed Payment/Waived Finance Charges:** no Finance Charges will accrue on purchases made under the Plan until the expiration date of the promotional period specified on your Periodic Statement. No Minimum Monthly Payments will be due on the Plan balance until the first Payment Due Date following that expiration date.

(d) **Same As Cash:** Finance Charges will accrue on the purchase from the date of the purchase and Minimum Monthly Payments will be due on the Special Payment Plan Balance each cycle, however, if you pay the cash sale price of the purchase plus credit insurance premiums (if applicable) by the last day of the promotion period as indicated on your Periodic Statement, all accrued Finance Charges will be subtracted from the Special Payment Plan balance and credited to your Account.

(e) **Same As Cash/Delayed Payment:** Finance Charges will accrue on the purchase from the date of the purchase but no Minimum Monthly Payments will be due until the Payment Due Date for the first billing cycle following the last day of the promotion period as indicated on your Periodic Statement; and if you pay the cash sale price of the purchase plus credit insurance premiums (if applicable) by the last day of the promotion period, all accrued Finance Charges will be subtracted from the Special Payment Plan balance and credited to your Account.

(f) **Reduced Rate:** a reduced Daily Periodic Rate of Finance Charge ("Reduced Daily Periodic Rate of Finance Charge") will be applied to the balance attributable to the purchase(s) made under the Plan ("Reduced Rate Purchase Balance") until the expiration of the Reduced Rate period (as disclosed on your Periodic Statement) or payment in full of the Reduced Rate Purchase Balance, whichever is first.

(g) **Reduced Rate/Delayed Payment/Waived Finance Charges:** no Finance Charges will accrue on purchases made under the Special Payment Plan until the expiration date of the promotional period specified on your Periodic Statement. No Minimum Monthly Payments will be due on the Special Payment Plan balance until the first Payment Due Date following that expiration date. When Finance Charges do begin to accrue, a reduced Daily Periodic Rate of Finance Charge ("Reduced Daily Periodic Rate of Finance Charge") will be applied to the balance attributable to the purchase(s) made under the Plan ("Reduced Rate Purchase Balance") until the expiration of the Reduced Rate period (as disclosed on your Periodic Statement) or payment in full of the Reduced Rate Purchase Balance, whichever occurs first.

8. YOUR PAYMENTS/DISPUTED AMOUNTS: All payments, except disputed payments, must be mailed or delivered to us at the address for payments shown on your Periodic Statement. Payments received at any other location could take up to five (5) days to be credited. With your payment, include your payment coupon, which is the top portion of your Periodic Statement. If you do not include your payment coupon, credit to your Account may be delayed up to five (5) days. Delayed crediting may cause you to incur a Late Fee or additional Finance Charges. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes payment in full of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount, must be mailed or delivered to the address for billing inquiries shown on your Periodic Statement.

Each cycle you agree to pay us at least the Minimum Monthly Payment reflected on your Periodic Statement. If you wish you may pay more than the Minimum Monthly Payment and we will use the excess to reduce the New Balance of your Account. However, if in a cycle you send us more than the Minimum Monthly Payment, in the next cycle you must still pay at least the Minimum Monthly Payment. Unless we receive your Minimum Monthly Payment within five (5) days after the Payment Due Date shown on your Periodic Statement, we may charge your Account a Late Fee. At any time you may pay your entire Account balance in full or more than the Minimum Monthly Payment without incurring any additional Fees or other charges.

The Minimum Monthly Payment is the greater of \$20 or 2% of your New Balance minus any balance(s) that are attributable to any Special Payment Plan(s) which include Delayed Payments (your "Minimum Payment Balance, to which is added unpaid amounts due from the previous cycle, rounded to the next highest dollar).

If your entire Account balance is less than \$20, the Minimum Monthly Payment is your entire Account balance. The Minimum Monthly Payment will be calculated at the end of the first cycle in which you make a purchase, or Cash Advance, and will be recalculated at the end of each cycle.

You agree that any payment may be returned to you if your check: (i) is not drawn on United States dollars on deposit in the U.S.; (ii) is missing a signature; (iii) is drawn with different numeric and written amounts; (iv) contains a restrictive endorsement; (v) is postdated; (vi) is drawn on a credit account issued by us; or (vii) is not paid on presentation. You may not mail us cash.

9. TREATMENT OF PAYMENTS: Payments will be applied as we determine and in accordance with applicable law. We may, from time to time, change the method by which payments are applied. However, we will not apply any portion of your payment(s) against Special Payment Plans during their respective Deferral Periods until the entire remaining balance of your Account has been first repaid in full.

10. FINANCE CHARGES: We may impose a Finance Charge on your Account each cycle. We will figure the Finance Charge for each monthly billing cycle ("cycle") by multiplying the respective Daily Periodic Rates for (i) Regular Purchases, (ii) Cash Advances, and (iii) all Special Payment Plans that you are participating in for which Finance Charges accrue, by the "Average Daily Balance(s)" calculated for each of those categories of transactions and multiplying each quotient by the number of days in the cycle. We then add together the results of each of these calculations to determine your total Finance Charges for the cycle. To obtain the Average Daily Balance for each category of transactions, we calculate the respective Daily Balances for each day of the cycle, add them together by category, and divide each sum by the number of days in the cycle. The Daily Balances are calculated as follows:

"Regular Purchases:" The Daily Balance of Regular Purchases for any day is equal to the previous day's Daily Balance of Regular Purchases plus any new purchases and any other charges that we add that day, minus any payments and credits we apply to Regular Purchases that day. We add new purchases to the Daily Balance on the purchase date. We add returned check charges to the Daily Balance on the date they are incurred. If other charges (including but not limited to late fees, over limit fees, credit insurance premiums (if applicable), and finance charges) appear on your monthly Periodic Statement, we add them

credit and experience information regarding your Account to credit reporting agencies, merchants, other creditors, and our affiliates. In addition, you agree that we may inform the Merchant of your Credit Limit. A negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

30. MARKETING INFORMATION: You give us permission to furnish information about you to other persons (including Kinetic and Green Tree Financial Corporation and its parents, subsidiaries and affiliates) who may use this information to solicit you for products or services. You can request that we discontinue furnishing this information by writing to Green Tree, Retail Credit Division, 332 Minnesota Street, Suite 510, St. Paul, Minnesota 55101.

31. FCRA AFFILIATE SHARING NOTICE: Green Tree Financial Corporation and corporations related by common ownership or affiliated by corporate control may share information about you among themselves. Under the federal Fair Credit Reporting Act, you have a right to prevent this sharing of information, except for the sharing of information relating solely to your transaction with us or our experiences with you. You may direct us not to share information about you by sending a written request to Green Tree Financial Corporation, P.O. Box 64135, St. Paul, MN 55164-0135. The request must contain your name, address, social security number (if issued), and a specific request to be excluded from affiliate information sharing.

32. TELEPHONE MONITORING: We treat every customer call confidentially. To ensure that you receive accurate and courteous customer service, on occasion, your call may be monitored by a second employee.

33. DELAY TAKING ACTION: We will not lose any of our rights under this Agreement if we delay taking action for any reason. To the extent allowed by applicable law, we may take other action not described in this Agreement, and by doing so will not lose our rights under this Agreement.

34. GOVERNING LAW: This Agreement and your Account are governed by the laws of the United States and the laws of the State of South Dakota, whether or not you live in South Dakota and whether or not you use your Card(s) or Access Checks in South Dakota. This Agreement is entered into between you and us in South Dakota and we extend credit to you under the Agreement from South Dakota.

35. ASSIGNMENT OF ACCOUNT: We may sell, assign, or transfer all or any portion of your Account without notice to you. You may not sell, assign, or transfer your Account.

36. SEVERABILITY: If any provision of this Agreement is finally determined to be void or unenforceable under any law, rule or regulation, all other provisions of this Agreement are still valid and enforceable.

37. ARBITRATION: All disputes, claims, or controversies arising from or relating to this Agreement or the relationships which result from this Agreement, or the validity of this arbitration clause or the entire Agreement, shall be resolved by binding arbitration by one arbitrator selected by us with your consent. This arbitration agreement is made pursuant to a transaction in interstate commerce, and shall be governed by the Federal Arbitration Act at 9 U.S.C. Section 1. Judgment upon the award rendered may be entered in any court having jurisdiction. The parties agree and understand that they choose arbitration instead of litigation to resolve disputes. The parties understand that they have a right or opportunity to litigate disputes through a court but that they prefer to resolve their disputes through arbitration, except as provided herein. **THE PARTIES VOLUNTARILY AND KNOWINGLY WAIVE ANY RIGHT THEY HAVE TO A JURY TRIAL EITHER PURSUANT TO ARBITRATION UNDER THIS CLAUSE OR PURSUANT TO A COURT ACTION BY US (AS PROVIDED HEREIN).** The parties agree that they will limit claims hereunder to those existing between themselves as parties only, and hereby waive their right to assert class actions, or to consolidate or join claims of third parties not privy to this Agreement. The parties agree and understand that all disputes arising under case law, statutory law, and all other laws including, but not limited to, all Agreement, tort, and property disputes, will be subject to binding arbitration in accord with this Agreement. The parties agree and understand that the arbitrator shall have all powers provided by the law and the Agreement. These powers shall include all legal and equitable remedies, including, but not limited to, money damages, declaratory relief, and injunctive relief. Notwithstanding anything hereunto the contrary, we retain an option to use judicial or non-judicial relief to enforce a security agreement relating to the property, goods or services secured in a transaction underlying this arbitration agreement, to enforce the monetary obligation secured by the property, goods or services or to foreclose on the property, goods or services. Such judicial relief would take the form of a lawsuit. The institution and maintenance of an action for judicial relief to foreclose upon any collateral to obtain a monetary judgment or to enforce the security agreement shall not constitute a waiver of the right of any party to compel arbitration regarding any other dispute or remedy subject to arbitration in this Agreement, including the filing of a counterclaim in a suit brought by us pursuant to this provision.

38. ENTIRE AGREEMENT: This Agreement, any Application you signed or otherwise submitted and the card carrier that we send with your Card(s) are the entire agreement between you and us relating to your Account and supersede any other prior or contemporaneous agreement between you and us relating to your Account. If there is any conflict between these documents, the terms of this Agreement control. This Agreement may not be amended except in accordance with the provisions of Section 21 of this Agreement.

39. NEW JERSEY RESIDENTS: Where this Agreement refers to acts or practices that may or will be taken by us unless prohibited by, or subject to the requirements or limitations of applicable law, New Jersey law permits or requires the act or practice.

40. INSURANCE - IMPORTANT INFORMATION ON SAFELINE LIMITATIONS, EXCLUSIONS, COSTS: If you want to enroll in optional Safeline, please read this insurance and cost disclosure. Be sure you meet the eligibility requirements and understand that you are free to cancel any time.

LIFE COVERAGE: If you die, Safeline will pay the outstanding Account balance as of the date of death, up to the master policy maximum of \$25,000. Suicide is excluded except in MD, VA, and NJ, and NY.

DISABILITY/UNEMPLOYMENT COVERAGE: You are eligible for these coverages if employed full-time (self-employed excluded for employment in MA, TX & WV), in a non-seasonal occupation (seasonal restriction does not apply for disability in AZ, CA, CO, MO, OR, TX & VA and for both coverages in NM, NY, NC, PA & WA). If you become disabled or involuntarily unemployed, Safeline will make your scheduled Minimum Monthly Payments, subject to the master policy limit of \$25,000. Benefits begin after 30 consecutive days of unemployment or disability. Benefits are based on the outstanding balance as of the date of loss and will contin-

ue for a maximum of nine months, until your balance is paid off, you return to work, or you reach the maximum limits of the master policy, whichever occurs first. Disability is not available in D, NJ & TN; unemployment is not available in MN. In MA, NY and PA, disability benefits not subject to nine month maximum. In NY, unemployment benefits are limited to 6 months. In KS and PA, unemployment benefits are retroactive to the first day of unemployment but are limited to 5 months in KS and 12 months in PA. In SC & PA, disability benefits are retroactive to the first day of disability. In SD, disability and unemployment benefits are retroactive to the first day of unemployment and limited to nine months. In MA, TX & WV, unemployment benefits are retroactive to the first day of unemployment, but limited to 12 months in TX and 9 months in MA and WV. Benefits are not payable on purchases made during the claim period. In PA, disability benefits are not payable for pre-existing conditions that occurred within 6 months prior to the effective date. (Labor disputes/strikes are not covered in AR, IL & NY).

GENERAL PROVISIONS: Maximum enrollment age is age 65 in most states, except age 54 in CA & PA, age 69 in AZ, OK, OR & VA, age 70 in FL, GA, MI & MO. Coverage terminates at age 66, except age 65 in CA & PA, age 70 in AZ, NV, OK, OR, & VA, age 71 in FL, GA, MI & MO.

COVERAGE NOT AVAILABLE TO RESIDENTS OF: AL and CT

The information about the costs of the Card described in this Application and Agreement is accurate as of September 28, 1998. This information may be changed after that date. To find out what may have changed write to us at P.O. Box 6150, Rapid City, South Dakota 57709.



Bruce A. Crerden
President
Green Tree Retail Services Bank, Inc.
1400 Turbine Drive
Rapid City, South Dakota 57703

YOUR BILLING RIGHTS — KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill: If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information: (1) Your name and account number. (2) The dollar amount of the suspected error. (3) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

Your Rights and Our Responsibilities After We Receive Your Written Notice: We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases: If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and (b) the purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.