FORM B10 (Official Form 10) (Rev. 4/98)

United States Bankruptcy Court District of Idaho

PROOF OF CLAIM

Name of Debtor
DELGADO,JACINTO

Case Number
0240892

U.S COURTS
02 JUN 3 PM 5: 33
FILED
CAMERON S. BURKE
CLERK IDAHO

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

Name of Creditor (The person or other entity to whom the debtor owes money or property):

☐ 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.

Name and address where notices should be sent:

AMERICAN GENERAL FINANCE
PO BOX 3251
EVANSVILLE IN 47731

Telephone number: **(800) 599-2349**

☐ Check box if you have never 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 by the court.

This space is for Court Use Only

Account or other number by which creditor identifies debtor:
24396519

Check here if this claim ☐ replaces ☐ amends a previously filed claim, dated: _____

1. Basis for Claim
- ☐ Goods sold
- ☐ Services performed
- ☒ Money loaned
- ☐ Personal injury/wrongful death
- ☐ Taxes
- ☐ Other_____

☐ Retiree benefits as defined in 11 U.S.C. § 1114(a)
☐ Wages, salaries, and compensation (Fill out below)

Your SS#: _____ - _____ - _____

Unpaid compensation for services performed from _____ (date) to _____ (date)

2. Date debt was incurred: 02/10/00

3. If court judgment, date obtained:

4. Total Amount of Claim at Time Case Filed: $___1900.03_____
If all or part of your claim is secured or entitled to priority, also complete Item 5 or 6 below.
☐ Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

5. Secured Claim.
☐ Check this box if your claim is secured by collateral (including a right of setoff).

Brief Description of Collateral:
☐ Real Estate ☐ Motor Vehicle
☐ Other___Personnal property

Value of Collateral: $__500.00

Amount of arrearage and other charges at time case filed included in secured claim, if any $ __ARREARAGE__

6. Unsecured Priority Claim.
☐ Check this box if you have an unsecured priority claim
Amount entitled to priority $ _____
Specify the priority of the claim:
- ☐ Wages, salaries, or commissions (up to $4,300),* earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(3).
- ☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(4).
- ☐ Up to $1,950* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(6).
- ☐ Alimony, maintenance, or support owed to a spouse, former spouse, or child - 11 U.S.C. § 507(a)(7).
- ☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).
- ☐ Other - Specify applicable paragraph of 11 U.S.C. § 507(a-____).

**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.*

7. CREDITS: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

8. Supporting Documents: *Attach copies of supporting documents*, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.

9. Date-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.

This Space Is ~~for Court Use~~ Only

Date
06/04/02

Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):
SARAH RICKETTS, BANKRUPTCY SPECIALIST

FINAL

APPLICATION FOR LOAN

This application is designed to be completed by the applicant(s) with the lender's assistance. "Applicant" or "Co-Applicant" information should be completed as applicable. Co-Applicant information must also be provided (and appropriate box checked) when ☐ the income or assets of a person other than the "Applicant" (including the Applicant's spouse) will not be used as a basis for loan submission or ☐ the income or assets of the Applicant's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Applicant resides in a community property state, the security property is located in a community property state, or the Applicant is relying on other property located in a community property state as a basis for repayment of the loan.

☒ Individual Application ☐ Joint Application | Credit Type ☐ Yes ☐ No ☒ No | Appl. No. 0001816 | Appl. Taken by KBJK | Appl. Date 02/09/00 | Print Date & Time 02/10/00 11:57 | Amount Requested 1238.00 | Reason for Loan RBO | Appraising Value 90000

INFORMATION ABOUT APPLICANT/CO-APPLICANT

APPLICANT	CO-APPLICANT
First: JACINTO MI: K Last: DELGADO	First / MI / Last
Date of Birth: 10/22/64	Date of Birth
Other Names Used for Credit in the 5 Years	Other Names Used for Credit in the 5 Years
Do not complete if application is for individual unsecured credit. ☒ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) Years: 14	Do not complete if application is for individual unsecured credit. ☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed)
Address: Current 346 S UNIVERSITY DR; City BLACKFOOT; State ID; Zip Code 83221; From 10/86 To	Address: Current; City; State; Zip Code; From; To
Phone No. 208-785-4390 ☒ In Residence ☐ Nearby	Phone No. ☐ In Residence ☐ Nearby
Social Security No. 518-98-8222	Social Security No.
No. in Family 04	No. in Family
Age of Dependents 21 09	Age of Dependents
Previous: City; State; Zip Code; From; To ☐ MORE	Previous: City; State; Zip Code; From; To ☐ MORE

RESIDENCE/PROPERTY INFORMATION

☐ Rent ☐ Rent Rent Home ☐ Buy ☐ Own | ☒ Applicant ☐ Co-Applicant | Type of Residence: PRIMARY | Address: 346 S UNIVERSITY DR | Landlord Name | Rent Amt. | Phone

Description of Prop.: HOME

Purchase Date: 01/01/86 | Purchase Price: 37500 | Down Pmt. | Mkt. Value: 80000 | ☐ GF Professional Appraisal | Appraisal Date | Net Monthly Rental Income

Mortgage Holder: CITIBANK 11% 28YR LEFT | Phone | Ext. | Mtg. Pos 1 | Mtg. Payment 630 | Balance 60000 | Taxes/Ins. Included N | Amt. Mthly Taxes/Ins. 83

Mortgage Holder | Phone | Mtg. Pos | Mtg. Payment | Balance | Taxes/Ins. Included | Amt. Mthly Taxes/Ins. ☐ MORE

Mkt. Value 80000 X LTV 000 - First Mtg. Bal 60000 = Equity 80000- | Collateral

APPLICANT'S INCOME

Employer: BASIC AMERICAN FOODS | Phone: 208-785-3300 | Ext.
Position: F OPERATOR | Address | When Paid: BIWEEK
Employed from: 01/84 | Hourly Rate | Hrs. Per Week | Monthly Net: 1736 | Monthly Gross: 800 | Annual Salary
Current Employer | Phone | Ext. | Position | Address | When Paid
Employed from | Hourly Rate | Hrs. Per Week | Monthly Net | Monthly Gross | Annual Salary ☐ MORE

CO-APPLICANT'S INCOME

Current Employer | Phone | Ext. | Position | Address | When Paid
Employed from | Hourly Rate | Hrs. Per Week | Monthly Net | Monthly Gross | Annual Salary
Current Employer | Phone | Ext. | Position | Address | When Paid
Employed from | Hourly Rate | Hrs. Per Week | Monthly Net | Monthly Gross | Annual Salary ☐ MORE

SOURCE OF OTHER INCOME

Notice: Income from alimony, child support, or separate maintenance payments need not be revealed if you do not choose to have it considered for repaying this loan.

Source of Applicant's Other Income	Net Monthly Amount	Source of Co-Applicant's Other Income	Net Monthly Amount
	$		$
	$		$
	$	Total Overall Income	$

Married persons may apply for credit as an individual. If this is an application for an individual account and you are relying on your own income or assets (except community property states, your separate income or assets) and not the income or assets of another person (or community property) for repayment of the credit requested, questions relative to marital status and to income resources and debts of the spouse's need not be answered. However, only the applicant's resources will be evaluated in assessing creditworthiness.

THE APPLICANT(S) UNDERSIGNED SIGNATURE(S) APPEAR BELOW REPRESENT AND WARRANT THAT:

1. The application and financial statement was made for the purpose of showing the ability to repay same and induce the loan corporation to make the loan.
2. The list of creditors shown hereon is a full complete and correct list of all debts, bills and liabilities.
3. We have reviewed the application and it is true and correct.

I/We authorize the Lending Institution to make whatever credit inquiries that it deems necessary in connection with this credit application or in the course of review, collection, refinancing or consolidation of any credit extended in reliance on the application. I/We authorize and instruct any person or consumer reporting agency to compile and furnish to the Lending Institution any information that it may have or obtain in reviewing such credit liabilities and agree that such information along with this application, shall remain the Lending Institution's property whether or not credit is extended.

American General Finance or affiliates may be considering an extension of credit pursuant to your credit application) may share with its affiliates any information it obtains from your credit application or acceptance certificate and any transactions and experiences between you and it. In addition, it may share with its affiliates any other information relating to your borrower. you may request that such information not be shared with affiliates by notifying us in writing at this branch or by initialing this box. _____ (Applicant)

I have reviewed the above disclosure. _____

X _____ Applicant's Signature | X _____ Co-Applicant's Signature

ILLINOIS, NORTH CAROLINA, OHIO AND MARRIED WISCONSIN RESIDENTS
SEE REVERSE SIDE FOR IMPORTANT INFORMATION

American General Finance, Inc.
A Subsidiary of American General Corporation

NOTE

AMERICAN GENERAL FINANCE

ACCOUNT NUMBER	TYPE	DATE FINANCE CHARGE BEGINS TO ACCRUE IF DIFFERENT FROM DATE OF NOTE
24803494	C	

BORROWER(S) NAME AND ADDRESS
JACINTO E DELGADO
346 S UNIVERSITY DR
BLACKFOOT, ID 83221

PAYEE (WE, US, OUR)
AMERICAN GENERAL FINANCE, INC.
345 YELLOWSTONE AVE. SUITE C-1
POCATELLO, ID 83201

Date of Note	First Payment Due Date	Other Payments Due on Same Date of Each Month.	Final Payment Due Date	Amount of Best Payment	Amount of Balloon Payment	Amount of Monthly Payment	Total Number of Payments	Term of Loan in Months
02/10/00	03/10/00		02/10/03	$ 65.00	$ NONE	$ 65.00	36	36

DISCLOSURE OF AMOUNT FINANCED

1 $NONE Premium to Life Insurance Co (Joint Coverage)
2 $ 37.90 Premium to Life Insurance Co (Single Coverage)
3 $NONE Premium to Disability Insurance Co (Joint Coverage)
4 $ 128.70 Premium to Disability Insurance Co (Single Coverage)
5 $NONE Premium to Property Insurance Co $NONE
6 $NONE Premium to Physical Damage Insurance Co Coverage
7 $NONE Premium to Involuntary Unemployment Insurance Co
8 $NONE Paid to Public Officials for Certificate of Title Fees
9 $NONE Paid to Public Officials for Recording and Releasing Fees
10 $ 1382.00 Amount Financed (Sum of lines 1 thru 10)
17 $ 758.00 FINANCE CHARGE
18 27.49 % ANNUAL PERCENTAGE RATE
19 $ 2340.00 Total of Payments

10a $NONE Assignee's or Applicant Fee
11 $NONE Title Exam Fee/Title Insurance
12 $NONE Taxes Paid to Gov't Agency
13 $NONE Abstract Fee
14 1238.71 Paid on Prior Account with Lender
15 $ 176.68 Amount Paid to you or on your behalf Described below
33.99 % Agreed Rate of Charge
A $ 75.00 Prepaid FINANCE CHARGE
B $NONE Insurance Premium paid with Finance Charge
C $ 683.00 Interest
20 $ 1657.00 Principal Amount of Loan (10+11+12+13+14+15)

$NONE PAID TO
$NONE PAID TO
$NONE PAID TO
$ 168.37 TO CUSTOMER
$ 11.32 YOU

CHARGE OFF

In this Note, the words, you, your and your mean each and all of those who signed it as Borrower. The words we, us and our mean Payee (Creditor).

☐ A. Interest Bearing: If checked, you agree to pay the Principal Amount of Loan together with interest on the unpaid principal balances at the Agreed Rate of Charge set forth above. The total of the Principal Amount of Loan and such interest is to be repaid in monthly installments.

☒ B. Precomputed: If checked, you agree to pay the Total of Payments shown which includes the Amount Financed and Charges to maturity which have been precomputed at a rate authorized by law to yield the Annual Percentage Rate set forth assuming all payments are made as scheduled.

THE FOLLOWING APPLIES TO PRECOMPUTE LOANS ONLY:

DEFAULT AND DEFERMENT CHARGES: If an installment is not paid in full within 10 days after it is due, then we may assess a default charge equal to five percent (5%) of the unpaid amount of the installment, or $5.00 whichever is greater or a deferral charge according to the Idaho Credit Code. If you fail to pay all or part of 2 installments within 10 days of the dates they are due, we may convert the loan to one in which the Finance Charge is based on unpaid balances rebating the Finance Charge as of the date of the first delinquent installment and then making a loan finance charge as provided in the Idaho Credit Code.

REBATE FOR PREPAYMENT IN FULL: The prepaid Finance Charge is fully earned by us on the date this loan is made, and is not subject to refund or rebate upon repayment. If the original term of the loan is 61 months or less, then if you prepay this loan in full (by cash, a new loan, renewal or otherwise), you will be given a credit for the unearned portion of the Interest calculated according to the Rule of 78th's. The interest applicable for the period in which prepayment occurs is earned by us if prepayment in full occurs more than 15 days after an installment due date. If additional interest was charged for extending the due date of the first scheduled installment beyond 1 month from the Date of Note, and prepayment in full is made on or after the due date of the first installment, the first payment extension interest and the extra days that the first payment was extended beyond 1 month will be excluded in computing the unearned interest but if prepayment in full occurs before the due date of the first scheduled installment, the earned interest for each elapsed day will be computed using 1/30th of the earned charge attributable to a first installment period of 1 month, and you will receive a refund or credit of the unearned interest. In addition, you will also receive a refund or credit of any unearned Deferral charge. If the original term of the loan is more than 61 months, then you will receive a refund calculated according to the actuarial method. Rebates of less than $1.00 will not be made. Unless payment in full is by renewal we may collect or retain a minimum charge of $3.00 if the Amount Financed is $75.00 or less, $7.50 if the Amount Financed is more than $75.00.

THE FOLLOWING APPLIES TO INTEREST BEARING LOANS ONLY:

DEFAULT CHARGE: If this loan is secured by real property which is or what is expected to be used as your residence, you will be charged a delinquency charge on any installment not paid within 10 days of its due date or 5% of the unpaid amount of the installment or $10.00, whichever is greater.

THE FOLLOWING APPLIES TO ALL LOANS:

DEMAND FEATURE: (if checked) ☐ Anytime after ____ year(s) from the date of this Note we can demand the full balance and you will have to pay the principal amount of the loan and all unpaid interest accrued to the day we make the demand. If we elect to exercise this option you will be given written notice of election at least 30 days before payment in full is due. If you fail to pay we will have the right to exercise any rights permitted under this Note, Mortgage or Trust Deed that secured this loan. If we elect to exercise this option, and the Note calls for a prepayment penalty that would be due, there will be no prepayment penalty.

BAD CHECK FEE: If not prohibited by law, we may charge you a Processing Fee of up to $ 15.00 for any check which you give us that is dishonored by the bank.

NOTICE: The following NOTICE applies if you were referred to us by a seller of consumer goods or services and a substantial portion of the proceeds of this loan is used for the purchase of consumer goods from that seller.

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 OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

SIGNATURE: You have signed this Note on the Date of Note in the presence of the person(s) identifying themselves below as witnesses.

COPY RECEIVED: You acknowledge receipt of a completely filled-in copy of this Note and a copy of the Federal Disclosure Statement for a separate loan.

Witness: _____ SIGNATURE OF BORROWER L.S. (Seal)

Witness: _____ SIGNATURE OF OTHER BORROWER L.S. (Seal)

Witness: _____ SIGNATURE OF OTHER BORROWER L.S. (Seal)

SEE REVERSE SIDE FOR ADDITIONAL IMPORTANT TERMS AND CONDITIONS

AMERICAN GENERAL FINANCE

SECURITY AGREEMENT (CHATTEL MORTGAGE)

ACCOUNT NUMBER	TYPE	DATE FINANCE CHARGE BEGINS TO ACCRUE IF DIFFERENT FROM DATE OF NOTE
34802404	C	

MORTGAGOR(S) - DEBTOR(S) (NAMES & ADDRESS)	SECURED PARTY - MORTGAGEE
JACINTO X DELGADO 346 S UNIVERSITY DR BLACKFOOT, ID 83221	AMERICAN GENERAL FINANCE, INC. 345 YELLOWSTONE AVE, SUITE C-1 POCATELLO, ID 83201

Date of Note and this Mtg	First Payment Due Date	Other Payments Due on Same Date of Each Month	Final Payment Due Date	Amount of First Payment	Amount of Balloon Payment	Amount of Monthly Payment	Total Number of Payments	Term of Loan in Months
02/10/00	03/10/00		02/10/03	$ 65.00	$ NONE	$ 65.00	36	36

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
27.49 %	$ 758.00	$ 1582.00	$ 2340.00

KNOW ALL MEN BY THESE PRESENTS that the below named Mortgagor(s) hereby mortgages and pledges to the Mortgagee hereinabove named, (a) that certain motor vehicle(s) described herein, together with all equipment and accessories thereunto now and hereafter attached and/or (b) the hereinafter described personal property, situated at the address where Mortgagor now resides, as set forth in the hereinafter mentioned promissory note, as security for the payment of a promissory note in the amount, date and terms stated above, subject to acceleration in time of payment in event of failure of Mortgagor to keep and perform certain conditions, provisions and stipulations therein and herein contained. Reference is hereby made to said promissory note now on file in the office of Mortgagee for the particular provisions thereof. This mortgage shall also secure any obligations given by Mortgagor to Mortgagee, and any future advances; and for any further indebtedness which shall hereafter be owing to Mortgagee by Mortgagor; it is contemplated by the parties hereto that future advances may be made which shall be secured by the herein described property and by virtue thereof this mortgage is given as security; and as security for the performance by Mortgagor of each of the covenants and conditions set forth below:

The conditions of this mortgage are as follows:

To secure payment of all sums due hereunder and under any other obligation given by Mortgagor to Mortgagee, Mortgagor does hereby grant, convey and mortgage unto said Mortgagee the herein described property to have and to hold the same forever, provided that if said Mortgagor shall fully pay said Mortgagee all sums due in cash and shall keep and truly perform all agreements and covenants herein, this mortgage shall be void, otherwise to remain in full force and effect. Mortgagor warrants that the title of said property is vested in Mortgagor free of all liens and encumbrances. This chattel mortgage is given as security for money advanced.

Mortgagor shall keep said property free from all attachments, executions, liens, taxes and encumbrances, shall not use the same nor permit it to be used illegally, for hire, or in any contest, and shall not remove the automobile from this state or remove the herein describe furniture from the address where located on this date without the Mortgagee's written permission. Neither loss of nor injury to said property shall relieve Mortgagor from his obligations hereunder. Mortgagee, or the holder of this mortgage, is expressly given the right to go on public or private property in enforcing any of Mortgagee's rights hereunder without the same in any manner constituting a trespass against the Mortgagor(s) herein; consent to such entering by Mortgagee on public or private property is expressly given by Mortgagor(s).

The property described herein shall be at the Mortgagor's risk and Mortgagor shall procure and maintain for the term hereof insurance against all physical damage risks at Mortgagor's expense all in such form and for such amount as Mortgagee may legally require, the proceeds thereof to be payable to the Mortgagor and Mortgagee as their interests shall appear. In the event Mortgagor does not secure or maintain such insurance as Mortgagee may legally require to be in effect for the term hereof, the Mortgagee may declare this instrument in default or as creditor of the Mortgagor may purchase such insurance effective from the beginning of the term hereof and at any time, and from time to time thereafter, although nothing herein contained shall impose upon the Mortgagee the duty so to do and Mortgagee may add the cost thereof to Mortgagor's indebtedness secured by this instrument, and the Mortgagor agrees to reimburse the Mortgagee for the actual cost of such insurance to the extent the same is not included in Mortgagor's indebtedness owing to Mortgagee, the amount of such reimbursement together with interest thereon at an annual percentage rate equivalent to that charged on Mortgagor's indebtedness to constitute an additional obligation of the Mortgagor hereunder and to be paid in equal installments over the term of the insurance. Nothing contained herein shall be construed to require you to obtain or maintain insurance on household goods.

Mortgagor grants Mortgagee a security interest in any unearned premiums from any insurance Mortgagor has elected and purchased through Mortgagee in connection with this transaction which protects the account or collateral. Mortgagor grants Mortgagee the right, but not the obligation, to cancel such policies in the event of Mortgagor's default, subject to any applicable restrictions under state law. If Mortgagee cancels the insurance, any unearned premium will be credited to this account or refunded to Mortgagor.

In the event the Mortgagor defaults in payment or fails to comply with any conditions of this mortgage, or defaults in any term or condition of any other obligation, agreement or indebtedness owing to Mortgagee (or holder), or a proceeding in bankruptcy, receivership or insolvency be instituted against the Mortgagor or his property, then and in any of such events, this mortgage at the election of Mortgagee (or holder) shall be deemed in default and the full principal amount of this loan and earned charges shall immediately become due and payable, and upon any such default the Mortgagee or any officer of the law may take immediate possession of said property, including any equipment or accessories thereto, without legal process, without demand (possession after default being unlawful), and for this purpose the Mortgagee may enter upon the premises where said property may be and remove same without such act in any manner constituting a trespass. The Mortgagee shall have the rights, remedies, and duties, and this mortgage may be foreclosed in such manner, as may be permitted or required under Article 9 of the Uniform Commercial Code. If required by the Mortgagee, the Mortgagors shall assemble the whole or such part of the described mortgaged property as may be designated by the Mortgagee and make such property available to the Mortgagee at the Mortgagor's residence or at any other place designated by the Mortgagee which is reasonably convenient to both parties. In case of deficiency the Mortgagor shall pay the same with interest at the highest lawful contract rate. Time is of the essence of this promissory note and mortgage and acceptance by the Mortgagee of any payment required hereunder, after the same is due, shall not constitute a waiver of this or any other provision of this mortgage.

Mortgagors, where authorized by law hereby assign to the Mortgagee any moneys not in excess of the unpaid balance of indebtedness which this instrument secures which may become payable under such other insurance including return on unearned premiums, and direct any insurance company to make payment directly to Mortgagee to be applied to said unpaid indebtedness and hereby appoints Mortgagee as attorney-in-fact to endorse any draft. In the event of default under the terms of this instrument, Mortgagee is authorized to cancel said insurance and credit any premium refund received against such unpaid indebtedness. All policies may be retained by Mortgagee. Any insurance collected by Mortgagee may be applied at Mortgagee's option to the repair and restoration of said property, or upon the indebtedness of Mortgagor. Mortgagor agrees to repay Mortgagee on demand any payment made by Mortgagee protecting or preserving the lien of this mortgage against attachments, executions, and other claims of lien. Mortgagor shall pay all filing fees and state stamp taxes.

Mortgagor authorizes the Mortgagee at Mortgagor's expense to execute and file on Mortgagor's behalf a financing statement or statements or continuations thereof necessary to protect our security interest in the Collateral.

Description of Mortgaged Property now located in or about Mortgagor's premises at the residence set forth above [in addition to the Motor Vehicle(s)], if any, described herein:

All property listed as security in a certain Federal Disclosure Statement executed by and delivered to the Mortgagor(s) on even date.

Year	Make	Model	Body Type	Vehicle Identification No.	N-U	No. Cyls.

All of the covenants and obligations herein contained shall be considered joint and several covenants and obligations of each maker and co-maker hereof.

IN WITNESS WHEREOF, the Mortgagor(s) have hereunto set their hands and seals on the day written above.

ACCEPTED

AMERICAN GENERAL FINANCE, INC.
Name of Secured Party

BY [signature]
Its Agent
Secured Party

SIGNED

[signature] (SEAL)

(SEAL)
Mortgagor(s)

AMERICAN GENERAL FINANCE

FEDERAL DISCLOSURE STATEMENT

ACCOUNT NUMBER
2A802694

BORROWER(S) NAME AND ADDRESS
JACINTO X DELGADO
345 E UNIVERSITY DR
BLACKFOOT, ID 83221

LICENSED OFFICE (CREDITOR)
AMERICAN GENERAL FINANCE, INC.
343 YELLOWSTONE AVE, SUITE C-1
POCATELLO, ID 83201

Date of Loan	First Payment Due Date	Other Payments Due on Same Date of Each Month	Final Payment Due Date	Amount of First Payment	Amount of Balloon Payment	Amount of Monthly Payment	Total Number of Payments	Term of Loan in Months
02/10/00	03/10/00		02/10/03	$ 65.00	$NONE	$ 69.00	36	36

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate. 27.49 %	The dollar amount the credit will cost you. $ 758.00	The amount of credit provided to you or on your behalf. $ 1582.00	The amount you will have paid after you have made all payments as scheduled. $ 2340.00

LATE CHARGE (Precomputed loans): If an installment is not paid in full within ten (10) days after its due date, we may assess a default charge equal to five percent (5%) of the unpaid amount of the installment or $5.00 whichever is greater. (Interest-Bearing Loans Secured by Real Property used or intended to be used as your residence): If your payment is more than 15 days past due, you will be charged 5% of the unpaid amount of the installment or $5.00 whichever is greater.

PREPAYMENT. If you pay off early you.

[ ] May [X] will not have to pay a penalty

[X] May [ ] will not be entitled to a refund of part of the finance charge.

2-13-03

SECURITY You are giving a security interest in

[ ] The goods or property being purchased. [ ] Motor Vehicle

[ ] Other VCR INV#111810:CANNON CAMERA:GARY FISHER BICYCLE:SEARS LAWNMOWER:CAMPING EQUIPM ENT:RCA TV VCR:CB:RAM SCANNER RADIO:BLACK&DECKER DRILL

[ ] You are giving a security interest in your Real Estate located at

[ ] The previous Mortgage/Deed of Trust is being retained as security on your loan

DEMAND:

[ ] If checked, this obligation will be payable upon demand in ____ years.

ASSUMPTION: Someone buying your house may not assume the remainder of the Mortgage on the original terms.

INSURANCE: Credit life insurance, credit disability insurance, and credit involuntary unemployment insurance are not required to obtain credit and will not be provided unless you sign and agree to pay the additional cost. You understand that we anticipate profits from the sale of credit insurance and you consent thereto if you select such insurance. If a rescission period applies, there is no credit insurance coverage during the three day rescission period.

Type	Premium	Signature(s)
Single Decreasing Credit Life and Single Credit Disability	$ 165.60	I want single decreasing credit life and single credit disability insurance. Signature(s): ____ First Named Borrower ____ Second Named Borrower
Involuntary Unemployment Insurance	$NONE	I want involuntary unemployment insurance Signature: ____ First Named Borrower

CREDIT INSURANCE (LIFE, DISABILITY AND INVOLUNTARY UNEMPLOYMENT) CANCELLATION OPTION

LIFE AND DISABILITY CANCELLATION. If you desire to do so, you may, without penalty or obligation, within 15 days from the Date of Loan set forth above, cancel, all but not part of, the credit life and disability insurance coverage by returning the credit life and disability insurance certificate received in connection with this loan to the office where the loan was made. Upon cancellation, a full rebate of the insurance premiums paid for this coverage will be made.

INVOLUNTARY UNEMPLOYMENT CANCELLATION: If you desire to do so, you may without penalty or obligation, within 30 days from the Date of Loan set forth above, cancel the credit involuntary unemployment insurance coverage by returning the credit involuntary unemployment insurance certificate received in connection with this loan to the office where the loan was made. Upon cancellation, a full rebate of the insurance premium paid for this coverage will be made.

PERSONAL PROPERTY INSURANCE DISCLOSURE

You are required to maintain property insurance on personal property securing this loan other than household goods. You may obtain such insurance from anyone you want, or provide it through an existing policy with loss payable to us.

You are not required to purchase property insurance on your household goods to secure this loan. If you choose to have such insurance, you may obtain the insurance from anyone you want. You should consider any homeowner's or other insurance which you may already have when deciding to purchase insurance with this loan. If you purchase property insurance through us which covers the collateral (other than a motor vehicle) which secures your loan you will have 15 days from the date of purchase to cancel the insurance and receive a full refund of the premium. A portion of the premium will be retained by the insurer if cancellation occurs more than 15 days from the date of the loan. To cancel you must return your policy/certificate or make a written request to this office.

If you obtain property insurance from or through us which covers the collateral (other than a motor vehicle) which secures your loan, it will be for a term of 0 months and you will pay $ NONE. You also understand that we and/or our insurance affiliates anticipate a benefit and/or a profit from your purchase of insurance.

You want property insurance. ____ Signature

____ Signature

If you get physical damage insurance from or through us it will be for a term of 0 months and you will pay $ NONE.

See your contract documents for any additional information about non-payment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties, if any.

You have received a copy of this Federal Disclosure Statement.

____ 2-13-03
First Named Borrower Date

____ ____
Second Named Borrower (if Applicable) Date