IN THE COUNTY COURT
IN AND FOR FLAGLER COUNTY, FLORIDA
CASE NO.: 2015 CC 000456

DISCOVER BANK

a Delaware Corporation,

Plaintiff

vs.

KYLE EYRICH,

Defendant.

COMPLAINT

I. BREACH OF LOAN AGREEMENT

COMES NOW the Plaintiff, DISCOVER BANK, a Delaware corporation, by and through the undersigned counsel, (hereinafter referred to as "DISCOVER") and files this Complaint against KYLE EYRICH (hereinafter referred to as "Defendant") for damages, and states as follows:

- 1. This is an action for damages in the amount within the jurisdiction of the Court.
- 2. Plaintiff, DISCOVER, is a Delaware corporation doing business in Florida, and Discover Products Inc. is the servicing agent for DISCOVER BANK.
- 3. Defendant is a Florida resident over the age of eighteen (18), and a resident of Flagler County and is sui juris.
- 4. Defendant applied for a loan from Plaintiff, DISCOVER, and on or about January 28, 2014 received the loan in the amount of \$15,000.00 from Plaintiff, DISCOVER, along with the loan agreement. (A copy of the Loan Agreement is attached hereto as Composite Exhibit "A").
 - 5. The Agreement called for Defendant to make payments on a periodic basis.

- 6. Defendant breached the Agreement by failing to make any further payments since the last payment on January 2, 2015. DISCOVER BANK has been damaged as a result thereof.
- 7. DISCOVER is obligated to pay their attorney a reasonable fee and in accordance with the Agreement, for which the Defendant shall be responsible therein.
- 8. All conditions precedent to the acceleration of the note have been fulfilled or have occurred.

WHEREFORE, Plaintiff, DISCOVER, demands judgment for damages against the Defendant, KYLE EYRICH, in the amount of \$14,305.35 plus pre-judgment interest, late charges, attorney's fees and costs and other such relief as is just and proper.

Count II – MONEY LENT

- 9. Plaintiff realleges and reavers paragraphs 1 through 8 as if fully stated herein.
- 10. Defendant owes Plaintiff \$14,305.35 that is due with interest as of June 12, 2015 for monies lent by Plaintiff to Defendant.

WHEREFORE, Plaintiff, DISCOVER, demands judgment for damages against the Defendant, plus pre-judgment interest, late charges, costs and any other relief deemed appropriate.

COUNT III – OPEN ACCOUNT

- 11. Plaintiff realleges and reavers paragraphs 1 through 8 as if fully stated herein.
- 12. Defendant owes Plaintiff \$14,305.35 that is due with interest as of June 12, 2015, according to the attached account. (A copy of the Account Statement and Payment History are attached hereto as Exhibit "B").

WHEREFORE, Plaintiff, DISCOVER, demands judgment for damages against the Defendant, plus pre-judgment interest, late charges, costs and any other relief deemed appropriate.

Count IV – ACCOUNT STATED

- 13. Plaintiff realleges and reavers paragraphs 1 through 8 as if fully stated herein.
- 14. Before the institution of this action, Plaintiff and Defendant had business transactions between them and on June 12, 2015, they agreed to the resulting balance.

WHEREFORE, Plaintiff, DISCOVER, demands judgment for damages against the Defendant, plus pre-judgment interest, late charges, costs and any other relief deemed appropriate.

Count V – UNJUST ENRICHMENT

- 15. Plaintiff realleges and reavers paragraphs 1 through 8 as if fully stated herein.
- 16. Defendant benefitted from the Loan Agreement, has acknowledged receipt of the benefits, and has failed to pay for same.
- 17. Defendant has been unjustly enriched to Plaintiff's detriment in the sum of \$14,305.35, the principal balance with interest as of January 2, 2015.

WHEREFORE, Plaintiff, DISCOVER, demands judgment for damages against the Defendant, plus pre-judgment interest, late charges, costs and any other relief deemed appropriate.

Dated this **30** day of September, 2015.

JAFFE & ASHER, LLP

By: /s/ Carolyn Wiener, Esq.
Carolyn Wiener

3475 Sheridan Street, Suite 209 Hollywood, Florida 33021

Tel. (754) 210-7062 Fax (754) 210-7063

Email <u>ewiener@jaffeandasher.com</u>

FBN: <u>81746</u>

Attorneys for Plaintiff

EXHIBIT 'A'

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DISQUESEMBAT: The proceeds of your hon will be disbursed in accordance with the instructural you have proved. If we reasonably conducts that we will not be able to disbury some or all of the proceeds of your hon in exceptions with your instrument, then as our sole discretor, we may eaten save a chear to you or ener your insert our except for the print in the west unable to endurne as you

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ARBITRATION OF DISPUTES:

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BASIS THIS MEANS NETHER YOU NOR WE MAY JOIN OR CONSOLIDATE CLAUMS IN ARBITRATION BY OR AGAINST OTHER ACCOUNT HOLDERS, OR LITIGATE IN COURT OR ARBITRATE ANY CLAUMS AS A REPRESENTATIVE OR (b) CLASS ACTION WAINER. ARBITRATION MUST BE ON AN INDIVIDUAL MEMBER OF A CLASS OR IN A PRIVATE ATTORNEY GENERAL CAPACTY. Only users to the text of all matter, shall obtain the allelin and which of the Class Action. Where there is an full obtains there cause the lingue of John in court, you are may also shown that there is any dain made by a new poorly new dains the court and the linguistic of only dain made by a new poorly new dains the country in full descript.

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- www.adr.org (phone 1-800-778-7879) or
 JAMS of 620 Eighth Ave., Roor 34, New York, NY 10018, AAA at 1633 Broadway, Floor 10, New York, NY 10019,
 - www.jamsadr.com [phone 1-800-352-5267]

If both AAA and JAMS are completely unavailable, and if you and we cannot agree on a substitute, then either you or we may request that a court appoint (e) Fees and Costs. It you wish to begin on are traces against or but you cannot arised to pay the arganization; or obstates cases, we will pay those

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(f) Hearings and Dedisions. Arbitration hearings will take place in the federal judicial district where you live. A single arbitrator will be appared. The arbitrator must:

- follow all applicable substantive law, except when contradicted by the
- follow applicable statutes of limitations;
 honor valid dains of privilege; and
 issue a written decision including the reasons for the award

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(h) Survival of this Provision. This arbitration provision shall survive:

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(g) You May Have the Right to Reject Arbitration. You may reject the Arbitration of Disputes section but only if we receive

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AE: Stacey Kress CW: None PA: Bill Ward AD: None CD: Steve Steger_ Team Approval: PR: None

EXHIBIT 'B'

CUSTOMER SERVICE

Managing your account is easy with any of these options:



Online, anytime, by visiting: Discover.com/Personal-Loans



Write to us at the correspondence address shown on the back of this statement



24/7 Automated phone system, by calling: 1-877-256-2632, option 1 TDD call 1-866-710-3357

Customer Service Agents are available to assist you Monday through Friday, 8am - 8pm Eastern Time.

ACCOUNT SUMMARY

Monthly Payment Amount:	\$365.50
Amount Past Due:	\$1,827.50
Late Fees Due:	\$195.00
Other Fees Due:	\$0.00
Credit Protection Fee Due:	\$0.00
Total Amount Due:	\$2,388.00
Payment Due Date:	7/03/15
Your account is currently past due by the amount shown about The Total Amount Due is the amount required to bring your account to a current status.	
Loan Maturity Date:	2/03/19
Payoff Balance*:	\$14,322.55
Payoff Good Through:	7/03/15
Annual Percentage Rate:	15.99%
* Does not include any fees, credits or refunds that have not been posted.	

IMPORTANT MESSAGES

Having trouble making your payments? Our Repayment Assistance Specialists are available to assist you Monday through Friday, 8am to 10pm ET, Saturday 8am to 2pm ET or Sunday 9am to 3pm ET. Please call us at 1-877-256-2660.

TRANSACTION ACTIVITY

Principal Balance As of Statement Date:	\$13,084.32		
Total Payment Amount(s) Received:	-\$0.00		
Principal Paid:	\$0.00		
Interest Paid:	\$0.00		
Late Fees Paid:	\$0.00		
Other Fees Paid:	\$0.00		
Credit Protection Fee Paid:	\$0.00		

Please make checks payable to Discover® Personal Loans Please fold on the perforation below, detach and return with your payment.

See reverse side for important information about your account.

Payment Coupon Please do not fold, clip or staple.



Pay Online Discover.com/Personal-Loans



Pay by Phone 1-877-256-2632

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SDPLRA01 000001 Kyle L Eyrich



Account Number: \$2,388.00 Total Amount Due: 7/03/15 Due By: \$2,427.00 If after Due By Date: Amount Enclosed:

Mail to:

DISCOVER PERSONAL LOANS PO BOX 6105 CAROL STREAM, IL 60197-6105

Phone and Internet payments must be received by 5PM ET to be credited as of that day. Address, e-mail or telephone changed? Note changes on reverse side.

CONTACT US



Web Access your account securely at Discover.com/Personal-Loans



Account number ending in

Phone 1-877-256-2632 For TDD please call 1-866-710-3357



Inquiry
Discover®
PO Box 30954
Salt Lake City, UT 84130
(Not a payment address)



Mail Payments To Discover Personal Loans PO Box 6105 Carol Stream, IL 60197-6105

IMPORTANT INFORMATION:

LOAN AGREEMENT: Please refer to the Truth-in-Lending Disclosures and Loan Agreement included in your welcome kit for the terms and conditions of your account.

CREDIT REPORTING: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. If you believe that our report is incorrect or incomplete, please write to us at the general correspondence address listed above. Please include your name, address, account number and a phone number where you can be reached should we have questions or need to speak with you.

PAYMENTS: Send only your payment and the bottom portion of this statement in the envelope provided. Do not send cash. By sending your check, you authorize us to use information on your check to make an electronic fund transfer (EFT) from your account at the financial institution indicated on your check, or to process the payment as a check transaction. If the payment is processed as an electronic fund transfer, the transfer will be for the amount of the check. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

The processing of your payment may be delayed if you send cash, correspondence or other items with your payment, if you send the payment to any other address, or if you use an envelope other than the one provided. Unless requested otherwise, payments received by 5pm Eastern Standard Time at the payment address on any day will be credited as of that day. Payments received at the payment address after 5pm Eastern Standard Time will be credited as of the next day. If you have misplaced your envelope, send your payment to Discover Personal Loans, PO Box 6105, Carol Stream, IL. 60197-6105. Please allow 7-10 days for delivery. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit. For overnight payments please send to: Discover Personal Loans, Attention: DPL LockBox 6105, 2100 W. Corporate Drive Suite A, Addison, IL 60101-1446.

You can also pay your Monthly Payment Amount, or a greater amount that does not exceed your Current Payoff Balance, over the telephone, or online at Discover.com/Personal-Loans. In order to make a payment by telephone, you

will need your personal loan account information and your bank account information.

By pressing '1' to confirm your payment by phone, you will be agreeing to the authorization to allow us and your bank to deduct each payment you authorize, in the amount selected by you, from your bank account. You also authorize us to initiate debit or credit entries to your bank account, as applicable, to correct any error in the processing of such payment. You can cancel a scheduled payment by contacting us at 1-877-256-2632 prior to 5:00 p.m. Eastern Time on the Payment Date. To cancel by mail, send to: Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954; however we must receive notice at least three (3) business days in advance of the scheduled payment date.

AUTOMATIC PAYMENTS SERVICE: You have the option of scheduling a recurring automatic payment for either the Monthly Payment Amount or another amount of your choice. You must ensure that sufficient funds are available in your bank account, and all transactions must comply with U.S. law. If your Automatic Payment Amount is not enough to cover the Monthly Payment Amount as listed on your monthly billing statement, you will be responsible for paying any difference. If the scheduled Automatic Payment Amount is greater than the Monthly Payment Amount, any excess will be applied in accordance with your Loan Agreement. Your Automatic Payment Amount may be less than the Total Amount Due indicated on your monthly billing statement based on credits or payments after the closing date. If your scheduled payment date falls on a weekend or a bank holiday, your payment will be processed the business day prior to the weekend or bank holiday.

If you enroll in our Automatic Payments Service by phone, please fill in the information below and retain this authorization for your records. You will receive a confirmation of your Automatic Payments Service enrollment in the mail.

Bank Routing #: Bank Account #: Frequency (check one):		
Date:	<u> </u>	

CHANGE OF ADDRESS

 	
If correct on front, do not use. Please print clearly in blue or black ink, in the sp	pace provided.
Street Address	Home Phone
	Work Phone
	Work mone
City	Email
0	
State, Zip	

TRANSACTION DETAIL

TRANSACTI	ON DESCRIPTION	; 	AMOUNT	DATE POSTED	
LATE FEE ASSES	S		\$39.00	06/08	•
					į

DISCOVER BANK CONSUMER/INSTALLMENT LOAN

PAGE 0001

NOTE NER SHORT NAME BYRICH KYLE REASON- REQUESTED PROC-THRU 8-17-2015

*BALANO				KYLE .	L EY	RICH						
NOTE AMOUNT		15,000										
PRINCIPAL BALANCE												
INT BALANCE		1,020	5.03									
PAYOFF AMOUNT												
AS OF 0-16-15		14,30										
PERCENTAGE SOLD		. 0000000	000\$									
						ACT-						
*INT RRI					TITL							
INTEREST RATE		.00	000]	HOME	PHON	E	3	86-4	37-434	18	
DAILY INT. FACTOR		.0000	000	1	BUS	PHONE						
INTEREST PAID YTD		174.	. 47		OFFI	CER TI	L IR	DEAL	ER.	0000	0	
GUARANTEE CODE			2									
ACC/YR BASE		CT-365/3										
				PAST	DUE	Cl	1	PAST	DUE	30 DZ	'S	1
*TAT	res		*	PAST	DUE	C2	1	PAST	DUE	60 DZ	's	1
NOTE DATE		01-28-3	14	PAST	DUE	СЗ	Q	PAST	DUE	90 D1	S	1
LAST RENEWED		01-28-1 00-00-0	00	TOTA	L PA	ST DUI	B					00
NEXT MATURITY		02-03-1 06-30-1 01-02-1	19	OLDE	ST P	MT DUI	E DAT	ľE		00-	-00-	00
LAST ACTIVE		06-30-3	15	LOAN	FEE	S DUE				1	.95.	00
INTEREST PAID-TO		01-02-3	15	LATE	FRE	S DUR						
LAST PRINCIPAL RED	UCTION	06-30-3	1.5	CLASS	SIFI	RD/RIS	3K					
NBR OF EXTENSIONS NBR OF SKIP PAYMENT NBR OF DEFERMENTS		TO-	-DATE	M.	TD	YTI) I	AST T 00-0 00-0	0-00 0-00	ATE		
NBR OF RENEWALS NBR OF WORKOUT RENE NBR OF DUE DATE CHA								00-0 00-0	0-00 0-00			
NBR OF WORKOUT RENE NBR OF DUE DATE CHA	/NGES							00-0 00-0 0 0-0	0-00 0-00 0-00			
NDR OF WORKOUT RENE NBR OF DUE DATE CHA * POST DTE EFF DATE	ANGES TC1 TRANS	B DESCRI	PTION					00-0 00-0 0 0-0	0-00 0-00 0-00	nkw e		
NDR OF WORKOUT RENE NBR OF DUE DATE CHA *	ANGES TC1 TRANS	B DESCRI	PTION					00-0 00-0 0 0-0	0-00 0-00 0-00	NRW E	ALAI	NCE
NDR OF WORKOUT RENE NBR OF DUE DATE CHA *	ANGES TC1 TRANS	s descri re ps	PTION A		Ā	TNUON	TYPE	00-0	0-00 0-00 0-00	NRW E		NCE
NER OF WORKOUT RENE NER OF DUE DATE CHA *	ANGES TC1 TRANS TC2 I-RAS	B DESCRI FE PS DISBURSE	PTION A		A	TNUON	TYPE	00-0	0-00 0-00 0-00	NRW E	ALAI	NCE
NBR OF WORKOUT RENE NBR OF DUE DATE CHA *	ANGES TC1 TRANS TC2 I-RAS	B DESCRI FE PS DISBURSE	PTION A		A	TNUON	TYPE	00-0	0-00 0-00 0-00	NRW E	ALAI	NCE
NER OF WORKOUT RENE NER OF DUE DATE CHA *	ANGES TC1 TRANS TC2 I-RAS	B DESCRI IE PS DISBURS!	PTION A		A	TNUON	TYPE	00-0	0-00 0-00 0-00	NEW E	ALA1	NCE .00
NBR OF WORKOUT RENE NBR OF DUE DATE CHA *	TC1 TRANS TC2 I-RAS 033 1ST I 00 15.5	S DESCRI IE PS DISBURSI 9900	IPTION SA	<u>-</u>	A) 1500:	TAUONT	TYPE PRIM	00-0 00-0 00-0	0-00 0-00 0-00	NEW E	ALAI	NCE .00
NBR OF WORKOUT RENE NBR OF DUE DATE CHA *	TC1 TRANK TC2 I-RAN 033 1ST I 00 15.9	S DESCRI IE PS DISBURSE 9900 PMT-EFF	IPTION SA I	<u>-</u>	A) 1500(14:	TAUONT 0.00 2.08	PRIM	OO-O OO-O OO-O	0-00 0-00 0-00	NEW E	ALA1	NCE .00
NBR OF WORKOUT RENE NBR OF DUE DATE CHA *	TC1 TRANK TC2 I-RAN 033 1ST I 00 15.9	S DESCRI IE PS DISBURSE 9900 PMT-EFF	IPTION SA I	<u>-</u>	A) 1500(14:	TAUONT	PRIM	OO-O OO-O OO-O	0-00 0-00 0-00	NEW E	ALA1	NCE .00
WER OF WORKOUT RENE WER OF DUE DATE CHA *	TC1 TRANS TC2 I-RAS 033 1ST I 00 15.9	S DESCRI IE PS DISBURSE 9900 PMT-EFF 9900	IPTION SA I	<u>-</u>	A) 1500(14:	TAUONT 0.00 2.08	PRIM	OO-O OO-O OO-O	0-00 0-00 0-00	NEW E	ALA1	NCE .00
WER OF WORKOUT RENE WER OF DUE DATE CHA *	TC1 TRANK TC2 I-RAN 033 1ST I 00 15.9	S DESCRI IE PS DISBURSE 9900 PMT-EFF 9900	IPTION SA I	<u>-</u>	A) 1500(14:	TAUONT 0.00 2.08	PRIM	OO-O OO-O OO-O	0-00 0-00 0-00	NEW E	:000	NCE .00
WER OF WORKOUT RENE WER OF DUE DATE CHA *	TC1 TRANS TC2 I-RAS 033 1ST I 00 15.5 083 REC I 02 15.5	S DESCRI IE PS DISBURSE 9900 PMT-EFF 9900 ERV DPP	IPTION SA I	:	15000 14: 22:	100NT 2.00 2.08 3.42	PRIM PRIM PRIM INTE	OO-O OO-O OO-O S JCIPAL	0-00 0-00 0-00	NEW E	ALA1	NCE .00
WER OF WORKOUT RENE WER OF DUE DATE CHA *	TC1 TRANS TC2 I-RAS 033 1ST I 00 15.5 083 REC I 02 15.5 DPL FISS	S DESCRIFE PS DISBURSE 9900 PMT-EFF 9900 ERV DPP	IPTION SA I	:	14: 22:	0.00 2.08 3.42	PRIM PRIM INTE	OO-O OO-O OO-O S ICIPAL ICIPAL ICIPAL	0-00 0-00 0-00	NEW E	:000	NCE .00
WER OF WORKOUT RENE WER OF DUE DATE CHA *	TC1 TRANS TC2 I-RAS 033 1ST I 00 15.5 083 REC I 02 15.5 DPL FISS	S DESCRIFE PS DISBURSE 9900 PMT-EFF 9900 ERV DPP	IPTION SA I	:	14: 22:	100NT 2.00 2.08 3.42	PRIM PRIM INTE	OO-O OO-O OO-O S ICIPAL ICIPAL ICIPAL	0-00 0-00 0-00	NEW E	:000	NCE .00
**************************************	TC1 TRANS TC2 I-RAS 033 1ST I 00 15.5 083 REC I 02 15.5 DPL FISS	S DESCRI TE PS DISBURSE 9900 PMT-EFF 9900 PMT-EFF 9900	IPTION SA I	:	14: 22:	0.00 2.08 3.42	PRIM PRIM INTE	OO-O OO-O OO-O S ICIPAL ICIPAL ICIPAL	0-00 0-00 0-00	NEW E	:000	NCE .00

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CONSUMER/INSTALLMENT LOAN

NOTE NBR		
SHORT NAME	RYRICH	KYLE

REASON- REQUESTED PROC-THRU 0-17-2015

							_
			TRANS DESCR				NEW BALANCE
	PAID-TO				12100111		2
REC DATE							14515.38
05-02-14	05-02-14	083	REC PMT-EFF	DTE	178.82	PRINCIPAL	
05-03-14	05-02-14	02	15.9900		186.68	INTEREST	
00-00-00							
05-02-14		DPI	L FISERV DPP				14050 05
06-03-14	06-03-14	nes	REG PMT-EFF	DTF	162 01	PRINCIPAL	14353.37
			15.9900	<i>D</i> 115		INTEREST	
00-00-00			20.5500		200.15		
06-03-14		DPI	L FISERV DPP				
							14176.51
07-03-14	07-03-14	083	REG PMT-EFF	DTE	176.86	PRINCIPAL	
07-03-14	07-03-14	02	15.9900		188.64	INTEREST	
00-00-00							
07-03-14		DPI	L FISERV DPP				
							13991.11
_			REC PMT-EFF	DTE		PRINCIPAL	
	08-01-14	02	15.9900		180.10	INTEREST	
00-00-00		D.D.T	L FISERV DPP				
08-01-14		DFI	, PISEKA DPP				13827.87
09-02-14	09-02-14	U83	REG PMT-EFF	DTF	163 24	PRINCIPAL	13027.07
	09-03-14			D115		INTEREST	
00-00-00							
09-03-14		DPL	FISERV DPP				
							13644.11
10-03-14	10-03-14	083	REG PMT-EFF	DTE	183.76	PRINCIPAL	
10-03-14	10-03-14	02	15.9900		181.74	INTEREST	
00-00-00							
10-03-14		DPL	FISERV DPP				
							13463.90
		-	REG PMT-EFF	DTE		PRINCIPAL	
00-00-00	11-03-14	UZ	15.9900		185.29	INTEREST	
11-03-14		DDI.	FISHRY DPP				
11 05 14		2.1	, ribbay ber				13275.35
12-03-14	12-03-14	083	REG PMT-EFF	DTE	188.55	PRINCIPAL	232,2130
			15.9900			INTEREST	
00-00-00							
12-03-14		DPL	FISERV DPP				
							13084.32
			REG PMT-EFF	DTE		PRINCIPAL	
	01-02-15	02	15.9900		174.47	INTEREST	
00-00-00		D.D.*	BIARDII 555				
01-02-15		DPL	FISERV DPP				13084.32
02-06-15	02-06-15	UOE	LATE FEE ASS	z w c c	39.00	T. / P ACCRCC	13084.32
	00-00-00			1830	39.00	TIE ADUDO	
00-00-00	55 55 56		20.2200				

DISCOVER BANK PAGE 0003

CONSUMER/INSTALLMENT LOAN

OTK NBR HORT NAM	R KYRICH	KYLK			REASON- REG PROC-THRU	-
POST DIE	EFF DATE	TCl	HISTORY TRANS DESCRIPTION			* NEW BALANCE
		TC2	i-nate psa			
REC DATE		005	LATE FEE ASSESS	29 00	L/F ASSESS	13084.32
			15.9900	35.00	D/F KSSESS	
00-00-00		•	20.3700			
04-06-15	04-06-15	085	LATE FEE ASSESS	39.00	L/F ASSESS	13084.32
			15.9900	0 3.00	27. 1100200	
00-00-00						
05-06-15	05-06-15	085	LATE FEE ASSESS	39.00	L/F ASSESS	13084.32
	00-00-00				_,	
00-00-00						
06-08-15	06-08-15	085	LATE FEE ASSESS	39.00	L/F ASSESS	13084.32
	00-00-00				-,	
00-00-00						10004 00
06-30-15	06-30-15	004	PUT ON NON-ACCR	1026.03	NON-ACCRUAL IN:	13084.32 T
00-00-00	00-00-00	00	15.9900			
00-00-00						
06-30-15		PR	CESSED .			. 00
06-30-15	06-30-15	088	CHARGE-OFF	13084.32	PRINCIPAL C/O	. 00
00-00-00	00-00-00	00	15.9900			
00-00-00 06-30-15		A T 7 *	COMATED CHARGE OFF BY			
16-30-13		X.O	TOTALLED CHARGE OFF BI			. 00
06-30-15	06-30-15	027	LATE FEE WAIVER	195.00	L/F WAIVED	
	00-00-00	00	15.9900			
00-00-00					_	
06-30-15		FT	LATE FEE REVERSAL FO	R CHARGE-OF		. 00
06-30-15	06-30-15	035	FEE ASSESSED	195.00	FEE AMOUNT	
00-00-00	00-00-00	00	15.9900			
00-00-00						
6-30-15		FT	LATE FEE REASSESSMEN	T FOR CHARGE	R-OFF	. 00
						. 134.1

.0000 NEW RATE

15.9900 OLD RATE

06-30-15 06-30-15 003 INT RATE CHANGE

URF 3076 INTEREST RATE CHANGE

00-00-00 00-05-18 00 .0000

00-00-00 06-30-15