

STATE OF MICHIGAN  
CIRCUIT COURT FOR THE 30<sup>TH</sup> JUDICIAL CIRCUIT  
INGHAM COUNTY

BILL SCHUETTE, ATTORNEY GENERAL  
OF THE STATE OF MICHIGAN, *ex rel*  
The People of the State of Michigan,

Case No. 16- 30 -CP

Plaintiff,

HON.

WILLIAM E. COLLETTE

LIQUIDATION, LLC; also doing business as:  
VEHICLE LIQUIDATION LLC, AUTOLOANS, LLC;  
AUTO LOANS, LLC; CAR LOAN, LLC;  
SOVEREIGN LENDING SOLUTIONS, LLC;  
SOVEREIGN LENDING, LLC,  
MANAGEMENT SOLUTIONS, LLC;  
LOAN SERVICING SOLUTIONS, LLC; and  
WILLIAM MCKIBBIN, III, INDIVIDUALLY;  
MARK EDWARD WIENER, INDIVIDUALLY, *et al.*

Defendants.

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COMPLAINT FOR EX PARTE TEMPORARY RESTRAINING ORDER,  
PRELIMINARY AND PERMANENT INJUNCTIVE RELIEF,  
AND FOR AN ORDER TO SHOW CAUSE WHY A PRELIMINARY  
INJUNCTION SHOULD NOT BE ISSUED

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This Complaint contains a request, pursuant to MCR 3.310B, for entry of a Temporary Restraining Order and for an Order to Show Cause Why a Preliminary Injunction Should Not Issue, which is supported by attached Affidavits and Motion and Brief.

INTRODUCTION

Defendants solicited, sold, and collected unlawful and unconscionably high, triple-digit interest vehicle title loans to Michigan victims. Since 2013, Defendants made more than 400 such loans and is still listed as a lienholder on more than 400 vehicle titles. Defendants charge an average loan interest rate of 231% APR; a rate

in direct violation of permissible interest rates afforded by Michigan law and constituting criminal usury under MCL 438.41. Defendants' loans further impose a final balloon payment in amounts exceeding the principal amount loaned, vastly enhancing, if not assuring, the likelihood of borrower default. Defendants are actively repossessing and transporting vehicles associated with these loans. As a result, hundreds of Michigan residents face threats of imminent vehicle repossession and ongoing financial loss in payment of illegal interest. Defendant Liquidation, LLC (and aliases) is not licensed or registered to offer pawn or consumer finance loans in the State of Michigan, nor registered as a company authorized to transact any business in Michigan as required by MCL 450.5002. The Attorney General brings this action to stop Defendants' ongoing, unlawful conduct and to obtain other appropriate remedies as provided by Michigan law.

### PARTIES

1. Michigan Attorney General Bill Schuette, on behalf of the People of the State of Michigan, Plaintiff herein, brings this action in his official capacity pursuant to authority granted by the Michigan Consumer Protection Act ("MCPA"), MCL 445.901 *et seq.*, the Regulation of Collection Practices Act ("RCPA"), MCL 445.251 *et seq.*, the Michigan Limited Liability Company Act, MCL 450.5001, *et seq.*, and the general statutory and common law authority of the Attorney General to act on behalf of the welfare of the citizens of this state, including the initiation of actions on behalf of the people of the State of Michigan; such authority being liberally construed. MCL 14.28, *In Re Certified Question From the U.S. District Court For the Eastern District of Michigan County of Wayne v Philip Morris Inc., et*

*al*, 465 Mich 537 (2002), *Chiropractic Association v Kelley*, 79 Mich App 789 (1977), *Michigan ex rel Kelley v CR Equipment Sales, Inc.*, 898 F Supp 509 (WD Mich 1995).

2. Common law sources of the Attorney General's authority also include the *parens patriae* doctrine. "Under that doctrine, a state may act on behalf of its citizens in a lawsuit if its sovereign or quasi-sovereign interests are implicated. Inherent in the concept of quasi-sovereign interests is protection of the public interest." *Kelley v Carr*, 442 F. Supp. 346, 356 (WD Mich, 1977), *aff'd in part, rev'd in part*, 691 F.2d 800 (CA 6, 1980).

3. Defendant Liquidation, LLC d/b/a Vehicle Liquidation, LLC is an Indiana foreign limited liability corporation organized in the Cook Islands, New Zealand.

4. Defendant has failed to obtain a certificate of authority to transact business in Michigan, contrary to MCL 450.5002.

5. Liquidation, LLC operates or has operated under the aliases AutoLoans, LLC, Auto Loans, LLC, Car Loan, LLC, Sovereign Lending, LLC, Sovereign Lending Solutions, LLC, Management Solutions, LLC, Loan Servicing Solutions, LLC, and possibly other yet-to-be identified names; (hereafter, except where otherwise stated, collectively referred to as "Defendant"). The term "Defendant" also includes Defendant's officers, agents, employees and any other person or business entity in active concert or participation with Defendant, or acting under its direction and control, or as its successor, in the acts and practices set forth in this Complaint.

6. Defendant operates from numerous addresses, many of which are merely 'virtual offices' or commercial mail boxes. Addresses identified as being associated with the Defendant include: 6170 W. Lake Mead Blvd, Las Vegas, Nevada 89108; 1930 Village Center, Las Vegas, Nevada 89134; 433 Plaza Real, Suite 275, Boca Raton, Florida 33432; P.O. Box 477, Boca Raton, Florida 33427; 500 NE Spanish River, Boca Raton, Florida 33431; 101 W. Ohio St., Suite 2000B, Indianapolis, Indiana 46204; 117 Broadway, Suite 100, Chesterton, Indiana 46304; and P.O. Box 11, Rarotonga, Cook Islands.

7. Individual Defendants William McKibbin, III and Mark Edward Weiner, (hereafter, except where otherwise stated, collectively referred to as "Individual Defendants"), are managers, members, or authorized persons who authorize, direct, or participate in the transaction of business in this State on behalf of the Defendant.

#### **JURISDICTION AND VENUE**

8. Defendant transacts business and engages in trade or commerce within Michigan by selling personal consumer loans to and ongoing collection and receipt of loan payments from consumers throughout Michigan.

9. Defendant further transacts business and otherwise engages in activities substantially connected with Michigan by collection activities directed against Michigan consumers deemed to be in default on loans made by Defendant, including repossession and subsequent sale of vehicles titled in and owned by Michigan consumers. In doing so, Defendant engages and enters into contracts

with Michigan companies for vehicle towing, transport, sale, and other related services.

10. Defendant's business transactions and activities within the State also includes the sale of vehicles repossessed from Michigan consumers to used car dealers located in Michigan.

11. Defendant, and the Individual Defendants managing and authorizing the transaction of business on Defendant's behalf, purposefully directed its activities to Michigan residents, this litigation arises out of those contacts, and Defendant's activities are substantially connected with Michigan, such that the exercise of personal jurisdiction over Defendant and the Individual Defendants is reasonable and comports with fair play and substantial justice.

12. Jurisdiction and venue is properly brought in the Ingham County Circuit Court; MCL 600.715, MCL 445.905(1), *Jeffrey v Rapid American Corp.* 448 Mich 178, 186-187 (1995). As an action brought by the Attorney General in the name of the People of the State of Michigan, venue in this Court is also proper pursuant to MCL 600.1631 and MCL 14.102.

13. On December 7, 2015, the Attorney General issued a Cease and Desist Order pursuant to MCL 445.253 and Notice of Intended Action to Defendant pursuant to MCL 445.905(2).

## FACTUAL ALLEGATIONS

### **Defendants Obtain Consumer's Vehicle Title and Require Placement of GPS Before Issuing Triple-digit Interest Loan**

14. Defendant enters into consumer loans in Michigan and elsewhere in amounts ranging from \$1,000 to \$5,000, secured by a vehicle owned by the borrower. Defendant is listed as a lien holder on the vehicle's title, which is then maintained in Defendant's possession while the borrower has continued possession and use of the vehicle.

15. As a further condition of the loan, consumers must first install a GPS tracking device provided by Defendant on their vehicle (facilitating subsequent repossession).

16. Defendant's loans carry triple-digit interest rates; on average in excess of 231% APR.

17. Loans are generally to be repaid over 6 or 12 months; with a final large balloon payment in an amount exceeding the principal loan amount received by the borrower.

### **Defendant's "Pawn Ticket" Loan Documentation Routinely Is Not Provided to Borrowers, and Violates Michigan Law**

18. Defendant holds itself out as a pawnbroker, labeling its loan agreement a "Pawn Ticket and Agreement" and the loan a "pawn transaction." An illustrative copy of a Pawn Ticket and Agreement presented to a Michigan consumer after repeated requests is attached as Exhibit 2 to the Canfield Affidavit at Tab A.

19. Defendant is holding itself out as a pawnbroker, but is not authorized or licensed to act as a pawnbroker in the state of Michigan, in violation of MCL 446.201.

20. By charging triple-digit interest rates via the Pawn Ticket and Agreement, Defendant is in violation of the Michigan Criminal Usury Act, MCL 438.41, providing:

A person is guilty of criminal usury when, not being authorized or permitted by law to do so, he knowingly charges or received any money or other property as interest on the loan or forbearance of any money or other property, at a rate exceeding 25% at simple interest per annum or the equivalent rate for a longer or shorter period.

21. Defendant's triple-digit interest rates are also in violation of the Michigan Pawnbroker Act, which prohibits a pawnbroker from charging or receiving interest in excess of 3% per month (36% per annum); MCL 446.209(1),(3).

22. In addition to charging impermissibly high interest rates, Defendant's Pawn Ticket and Agreement fails to include the following language required by section 8 of the Michigan Pawnbroker Act, MCL 446.208:

If interest or charges in excess of 3% per month... are asked or received, this loan is void and of no effect; and the borrower cannot be made to pay back the money loaned, any interest on the loan, or any charges or any part of the charges, and the pawnbroker loses all right to the possession of the goods, article, or thing pawned, and shall surrender the item to the borrower or pawner upon due demand for the item.

23. Consumers are not routinely provided a copy of the Pawn Ticket and Agreement, and if they are it is not until after the loan is made and receipt of the borrowed funds.

24. Consumers are not aware of the balloon payment, triple-digit APR interest rate, or pawn form of the loan transaction prior to finalizing the loan and receipt of the borrowed funds.

25. Defendant's Pawn Ticket and Agreement states that payments are applied first to the accrued interest. Canfield Affidavit, ¶8d, Tab A.

26. Defendant's Pawn Ticket and Agreement states that Defendant may repossess the pawned vehicle upon borrower's default in payment, or even absent default if Defendant "deems itself insecure," without prior notice to the consumer borrower. Canfield Affidavit, ¶8f, Tab A.

27. Defendant's Pawn Ticket and Agreement further states that Defendant is not required to account to and pay the borrower for any surplus received via vehicle repossession and subsequent sale, contrary to the Uniform Commercial Code, MCL 440.9608(1)(d). Canfield Affidavit, ¶8f, Tab A.

28. The Pawn Ticket and Agreement also states that any consumer dispute arising out of the Agreement must be submitted to arbitration administered by the "Arbitrators' and Mediators' Institute of New Zealand," held in Auckland, New Zealand; with the consumer responsible for one-half of the mediator's fee and the entirety of his or her expenses incurred in attending the arbitration. Canfield Affidavit, ¶8g, Tab A.

29. Defendant repeatedly represents, directly and indirectly through collection conduct, that it is legally entitled to charge and collect all principal, interest, and other charges associated with the Pawn Ticket and Agreement loans,



repossess the pledged vehicle (without prior notice), and retain subsequent sale proceeds without any accounting or payment of sale surplus.

**At Least 440 Michigan Consumers Impacted**

30. At least 440 Michigan residents have entered into purported Pawn Ticket and Agreement loans with Defendant. Bueter Affidavit, ¶7, 8, Tab B.

31. From January 24, 2014 through June 23, 2015, Defendant has repossessed at least 61 vehicles with Michigan titles, and obtained a new title in the name of Liquidation, LLC through application to the Indiana Department of Motor Vehicles. Canfield Affidavit, ¶11, Tab A.

32. Defendant has contracted with and retained the services of Michigan towing and transport companies to repossess and transport Michigan vehicles associated with the loans to Michigan auction houses for sale.

33. Defendant has sold numerous repossessed vehicles to used car dealers in Michigan. Bueter Affidavit, ¶8, Tab B.

**Ex Parte Issuance of Temporary Restraining Order is Necessary**

34. Defendant currently has one such vehicle sitting at a towing company's lot in Mt. Clemens, Michigan, where it is subject to being transported for sale at auction or other like disposition at any time. May Affidavit, ¶6, Tab C.

35. Defendant also has twelve vehicles at an auction house in Carlton, Michigan and is attempting to arrange disposition of such vehicles. May Affidavit ¶9, Tab C.

36. Providing Defendants advance notice may cause Defendants to take immediate action to remove vehicles from the State causing irreparable injury to Michigan consumers.

37. Legal remedies, including extensive civil penalties and even possible enforcement of Michigan's criminal statutes are inadequate to protect the public from Defendants' ongoing conduct.

## VIOLATIONS OF MICHIGAN LAW

### COUNT I

#### **VIOLATION OF THE REGULATION OF COLLECTION PRACTICES ACT**

38. Plaintiff incorporates paragraphs 1 through 35 as though fully set forth.

39. Defendant is a "Regulated Person" subject to the Regulation of Collection Practices Act, (MCL 445.251(g)), by engaging in collection action pursuant to its loans with Michigan consumers through vehicle repossession, lien enforcement, and vehicle resale.

40. Defendant's conduct in collecting on unauthorized loans with usurious interest rates violates the RCPA by conduct including but not limited to: "misrepresenting in a communication with a debtor 1 or more of the following: i) the legal status of a legal action being taken or threatened; ii) the legal rights of the creditor or the debtor." MCL 445.252(f)(i),(ii).

41. Plaintiff proceeds pursuant to sections 4 and 6 of the RCPA, MCL 445.254, MCL 445.256(1), which authorize the Attorney General to bring an action to restrain, by temporary or permanent injunction, an act or practice in violation of

the RCPA, civil fine of \$500 per violation, and other equitable relief; without limitation to any other legal remedy available to the Attorney General.

## COUNT II

### VIOLATION OF THE MICHIGAN CONSUMER PROTECTION ACT

42. Plaintiff incorporates paragraphs 1 through 35 as though fully set forth.

43. Defendant is engaged in trade or commerce by the solicitation and sale of consumer loans to Michigan residents.

44. Plaintiff proceeds under section 5 of the MCPA, which authorizes the attorney general to bring an action in accordance with principles of equity to restrain violations of the MCPA by temporary or permanent injunction, together with civil penalties of \$25,000 for persistent and knowing violations and award of costs.

45. Section 3 of the MCPA, MCL 445.903(1) defines certain unfair, unconscionable, or deceptive methods, acts, or practices in the conduct of trade or commerce that are unlawful, including but not limited to the following:

\* \* \*

(n) Causing a probability of confusion or misunderstanding as to the legal rights obligations, or remedies of a party to a transaction.

(o) Causing a probability of confusion or of misunderstanding as to the terms or conditions of credit if credit is extended in a transaction.

\* \* \*

(s) Failing to reveal a material fact, the omission of which tends to mislead or deceive the consumer, and which fact could not reasonably be known by the consumer.

\* \* \*

(bb) Making a representation of fact or statement of fact material to the transaction such that a person reasonably

believes the represented or suggested state of affairs to be other than it actually is.

(cc) Failing to reveal facts that are material to the transaction in light of representations of fact made in a positive manner.

46. Through the means described in paragraphs 3 through 35, Defendant has engaged in unfair and deceptive acts or practices declared unlawful under section 3 of the MCPA, including but not limited to failing to disclose material facts to Michigan consumers in the course of soliciting, selling, and collecting upon consumer loans, in violation of MCL 445.903(1)(s),(cc). Undisclosed material facts include:

- a. That the consumer loans were by an entity not authorized to transact business in the state of Michigan;
- b. That the consumer loans were by an entity not authorized or licensed to act as a pawnbroker or other lender;
- c. The actual interest rate which consumers were paying under the loans;
- d. That the interest rates charged on Defendant's loans were illegal and exceeded the amount allowed by Michigan law;
- e. That Defendant is barred from recovery of any interest being charged;
- f. That there was a balloon payment, in excess of what the consumer borrowed, at the end of the loan term;
- g. That the loans were considered by Defendant as a "pawn transaction";
- h. That because interest or charges in excess of 36% per month were charged and received, the loan was void and of no effect; and the consumer cannot be made to pay back the money loaned, any interest on the loan, and that Defendant loses all right to the possession of the vehicle and shall surrender the title to the consumer upon demand;
- i. That Michigan law requires a secured party to account to and pay a debtor for any surplus received through lien enforcement and vehicle resale;

- j. That any consumer dispute must be addressed through arbitration controlled by New Zealand law, held in New Zealand, and paid for by the consumer.

47. Through the means described in paragraphs 3 through 35, Defendant has further engaged in unfair and deceptive acts or practices declared unlawful under section 3 of the MCPA by causing a probability of consumer confusion or misunderstanding as to the legal rights, obligations or remedies of the Defendant and consumer borrower and the terms of credit, by failing to disclose the material facts set forth above and by misrepresentations of material fact, (directly and indirectly by Defendant's collection conduct through the terms of the Pawn Ticket and Agreement), in violation of MCL 445.903(1)(n),(o).

48. Through the means described in paragraphs 3 through 35, Defendant has further engaged in unfair and deceptive acts or practices declared unlawful under section 3 of the MCPA by making representations of material fact, directly and indirectly, such that consumers reasonably believe the represented or suggested state of affairs to be other than it actually is, in violation of MCL 445.903(1)(bb), including:

- a. Defendant's legal status as a pawnbroker;
- b. Defendant's right to secure loan repayment as a lienholder on vehicle titles;
- c. Defendant's right to charge and collect interest on the loans;
- d. Defendant's right to repossess, take full title to, and sell vehicles;
- e. Defendant's right to retain any surplus received through vehicle repossession and resale.

### COUNT III

#### ABATEMENT OF PUBLIC NUISANCE

49. Plaintiff repeats paragraphs 1 through 35 as though fully set forth.

50. “The attorney general, acting on behalf of the people, is a proper party to bring an action to abate a public nuisance or restrain unlawful acts which constitute a public nuisance.” *Attorney General v PowerPick Players’ Club of Mich., LLC*, 287 Mich. App. 13, 48 (2010), quoting *Attorney General ex rel. Optometry Bd. of Examiners v. Peterson*, 381 Mich. 445, 465-466 (1969).

51. Public nuisance is governed by common law and has been codified under MCL 600.3801. A public nuisance is defined as:

[A]n “unreasonable interference with a common right enjoyed by the general public.” The term “unreasonable interference” includes conduct that (1) significantly interferes with the public’s health, safety, peace, comfort, or convenience, (2) *is proscribed by law*, or (3) is known or should have been known by the actor to be of a continuing nature that produces a permanent or long lasting, significant effect on these rights. (*Capitol Props Group, LLC v. 1247 Ctr. St., LLC*, 283 Mich. App. 422, 428 (2009), quoting *Cloverleaf Car Co. v. Phillips Petroleum Co.*, Mich. App. 186, 190; (1995). (Emphasis added.)

52. Defendant’s conduct in charging and receipt of payment as interest at triple-digit rates, on average, in excess of 231% APR, violates the Criminal Usury Act, MCL 438.41, which defines criminal usury as:

A person is guilty of criminal usury when, not being authorized or permitted by law to do so, he knowingly charges, takes or receives any money or other property as interest on the loan or forbearance of any money or other property, at a rate exceeding 25% at simple interest per annum or the equivalent rate for a longer or shorter period.

53. Harm to the public is presumed to flow from the violation of a valid statute enacted to preserve public health, safety, and welfare. *Attorney General v PowerPick Players' Club of Mich., LLC*, 287 Mich. App. 13, 41 (2010), quoting *Attorney General ex rel. Optometry Bd. of Examiners v. Peterson*, 381 Mich. 445, 465-466 (1969).

54. Defendant's violation of the Criminal Usury Act, MCL 438.41 is a public nuisance.

55. Defendant's violation of the RCPA, MCL 445.251 *et seq.* is a public nuisance.

56. Defendant's violation of the MCPA, MCL 445.901 *et seq.* is a public nuisance.

#### COUNT IV

#### **TRANSACTIONING BUSINESS WITHOUT A CERTIFICATE OF AUTHORITY**

57. Plaintiff repeats paragraphs 3 through 35 as though fully set forth.

58. The Michigan Limited Liability Company Act states, in pertinent part, that "[b]efore transacting business in this state, a foreign limited liability company shall obtain a certificate of authority from the administrator." MCL 450.1002.

59. Defendant has failed to apply for and obtain the requisite certificate to transact business in the State of Michigan and been transacting business in Michigan without the same since at least June 28, 2013; in violation of MCL 450.1002.

60. Plaintiff proceeds under MCL 450.5007(5) and MCL 450.5007(7), which authorize the attorney general to bring an action against Defendant to recover all the following:

- a. An amount equal to all fees that would have been imposed had the foreign limited liability company obtained the certificate, filed all required documents and paid all penalties imposed. MCL 450.5007(5);
- b. A civil penalty of not less than \$100.00 nor more than \$1,000.00 for each calendar month, not more than 5 years prior to the imposition of the penalty, in which it has transacted business without the certificate, not to exceed \$10,000.00." MCL 450.5007(6); MCL 450.5007(5);
- c. An injunction restraining any further transaction of business by Defendant until all civil penalties plus any interest and court costs that the court may assess have been paid and until a certificate of authority has been obtained; MCL 450.5007(7).

61. Plaintiff is also authorized to bring an action against the Individual Defendants William McKibbin, III and Mark Edward Weiner to recover a civil penalty pursuant to MCL 450.5007(6), which states that:

Each manager, member, or authorized person who authorizes, directs, or participates in the transaction of business in this state on behalf of a foreign liability company that does not have a certificate is subject to a civil penalty, payable to the state, not to exceed \$10,000.00.

### **RELIEF REQUESTED**

WHEREFORE, Plaintiff respectfully requests that this Honorable Court grant the following relief:

A. Immediately enter an ex parte temporary restraining order prohibiting Defendant and any officer, member, employee agent of Defendant, including any person or entity in active concert or participation with Defendant or acting under Defendant's direction and control who receive notice of the order, from:



1. Making, servicing, or collecting on any loan to persons who reside in Michigan;
2. Accepting interest payments made by any person who resides in Michigan;
3. Engaging in any collection activities on loans extended by Defendant, where the borrower is a Michigan resident, including any action to repossess, transport, take title to, or sell a motor vehicle pledged as collateral for such loan;
4. Asserting a security interest in any vehicles allegedly pledged as security for repayment of a Michigan loan;
5. Selling any motor vehicle associated with any Michigan loan.

B. Enter an order preliminarily and permanently enjoining Defendant and any officer, member, employee agent of Defendant, including any person or entity in active concert or participation with Defendant or acting under Defendant's direction and control who receive notice of the order, from:

1. Making, servicing, or collecting on any title loan made to persons who reside in Michigan;
2. Accepting interest payments made by any person who resides in Michigan;
3. Engaging in any collection activities on title loans extended by Defendant where the borrower is a Michigan resident, including any action to repossess, transport, take title to, or sell a motor vehicle pledged as collateral for such loan;
4. Asserting a security interest in any vehicles allegedly pledged as security for repayment of a Michigan loan;
5. Selling any motor vehicle associated with any Michigan loan.

C. Enter a permanent injunction directed to Defendant and Defendant's principals, owners, agents, employees, successors and others acting in concert with or at Defendant's direction who receive notice of the order to:

1. Immediately refrain from conducting any business in Michigan without having obtained a certificate of authority as required by MCL 450.5002 and until all civil penalties plus any interest and court costs that the court may assess have been paid, pursuant to MCL 450.5007(7);
2. Immediately refrain from making loans in Michigan, as pawnbroker or otherwise, without being properly licensed as required by applicable Michigan law;
3. Immediately and permanently cancel and write-off all consumer debt arising from the transactions alleged in this complaint, to the extent the debt exceeds the original, principal amount borrowed by consumers, including any and all amounts arising from fees, penalties, and accrued interest;
4. Immediately and permanently cease providing credit reporting agencies with any adverse information about payment history related to Michigan consumer loans, and take all reasonably necessary action to withdraw, and to repair on behalf of each Michigan consumer who obtained a loan as alleged in this Complaint, any and all adverse credit information previously reported by Defendant;
5. Immediately and permanently cease from conduct in violation of the Regulation of Collection Practice Act and Michigan Consumer Protection Act.

D. Enter a Declaratory Judgment that each of the Michigan loans is unlawful, uncollectable, and that Defendant has no legal interest in any motor vehicle allegedly pledged as security for the loans.

E. Require Defendant to pay civil penalties to the State of Michigan pursuant to section 5(1) of the MCPA, MCL 445.905(1), section 6(1) of the RCPA; MCL 445.256(1), section 1007(6) of the Michigan Limited Liability Company Act, MCL 450.5007(6), and such other fees, fines and/or penalties allowed by Michigan law.

F. Require Individual Defendants William McKibbin III and Mark Weiner to each pay a civil penalty of \$10,000.00 to the State of Michigan pursuant to MCL 450.5007(6).

G. Require Defendant to pay the costs of attorney fees, investigation, and other costs incurred by the Attorney General in conjunction with prosecution of this action.

H. Require Defendant to pay appropriate restitution to Michigan consumers who remitted interest payment on Defendant's loans, or to disgorge all funds or the value of the benefit received from the funds, or which are traceable to Defendant's deceptive acts and practices; and

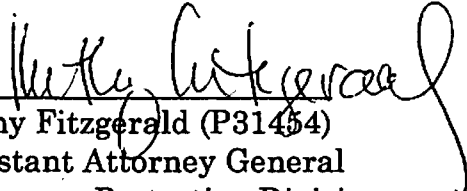
I. Award such other and further relief as the Court determines to be just and proper.

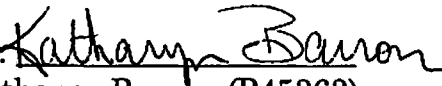
IT IS FURTHER REQUESTED that the court issue an order requiring Defendants to show cause why a preliminary injunction should not be issued enjoining Defendant from making, collecting on, asserting a security interest in any

vehicle allegedly pledged as security for any loan to persons who reside in Michigan, or otherwise engage in any collection activities on loans made by Defendant where the borrower is a Michigan resident, including any action to repossess, transport, take title to, or sell a motor vehicle pledged as collateral for such loan.

Respectfully Submitted,

BILL SCHUETTE  
Attorney General

By:   
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A

CSTATE OF MICHIGAN  
CIRCUIT COURT FOR THE 30<sup>TH</sup> JUDICIAL CIRCUIT  
INGHAM COUNTY

BILL SCHUETTE, ATTORNEY GENERAL  
OF THE STATE OF MICHIGAN, *ex rel*  
The People of the State of Michigan,

Case No. 16-                    -CP

Plaintiff,

HON.

LIQUIDATION, LLC; also doing business as:  
VEHICLE LIQUIDATION LLC, AUTOLOANS, LLC;  
AUTO LOANS, LLC; CAR LOAN, LLC;  
SOVEREIGN LENDING SOLUTIONS, LLC;  
SOVEREIGN LENDING, LLC,  
MANAGEMENT SOLUTIONS, LLC;  
LOAN SERVICING SOLUTIONS, LLC; and  
WILLIAM MCKIBBIN, III, INDIVIDUALLY;  
MARK EDWARD WIENER, INDIVIDUALLY, *et al.*

Defendants.

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**AFFIDAVIT OF CHAD M. CANFIELD**

I, Chad M. Canfield, swear or affirm that each of the following is true to the best of my knowledge and belief:

1. I am the Operations Manager of the Consumer Protection Division, Michigan Department of Attorney General.
2. I am authorized and competent to give this declaration, and have personal knowledge of the facts stated herein.
3. The Complaint Intake Section of the Consumer Protection Division (CPD) maintains a database of all written consumer complaints received by CPD since January 1, 2005.

4. The database indicates that since January 8, 2014, CPD has received eleven consumer complaints against one or more 'limited liability company' lenders named as a defendant herein ("Defendant LLC"). Complaint copies are attached as Exhibit 1.

5. CPD has obtained two additional consumer complaints made by Michigan residents against one or more of the Defendant LLCs from the Federal Consumer Sentinel consumer complaint database; one filed with the Federal Consumer Protection Financial Bureau, and one filed with the Ohio BBB.

6. The subject of each of the above 13 consumer complaints is a personal loan obtained from one or more Defendant LLC, which is secured by the consumer's vehicle, and subsequent collection actions taken on the loan including but not limited to vehicle repossession.

7. Most complaints contain similar allegations that a written loan document stating the loan terms was not received by the consumer until after the receipt of loan funds, if at all. Further, that complainants were not aware of the loan's APR interest rate or of any required balloon payment until after receipt of the borrowed funds.

8. A complete copy of a "Pawn Ticket and Agreement" loan document included with one of the complaints is attached at Exhibit 2. (With the complainant's personal information redacted.) Statements in the Pawn Ticket and Agreement include:

a. A triple-digit APR interest rate;

- b. A final balloon payment in an amount that exceeds the principal loan amount received by the borrower;
- c. "During this transaction, certificate of title to the Pawns Motor Vehicle shall be maintained in the possession of the Lender";
- d. Payments on the loan are applied first to the accrued interest;
- e. A GPS tracker provided by the Lender must be installed on the borrower's vehicle;
- f. The borrower will be in default if (among other reasons) the "Lender "deems itself insecure"; in which event, the" Lender may, at its option and without notice or demand, ...take possession of the Pawns [vehicle]..without judicial process...Lender shall not be required to account to consumer for any surplus, if any, recovered by Lender related to value of the Pawns Motor Vehicle."
- g. "Any dispute arising out of... this Agreement...shall first be submitted for good faith mediation administered by the Arbitrators' and Mediators' Institute of New Zealand... Each party shall bear its own costs in the mediation...[and] fees and expenses of the mediator shall be shared equally by the parties...Mediation shall take place...in Auckland, New Zealand."

9. The Pawn Ticket and Agreement does not contain a statement that:

If interest or charges in excess of 3% per month...are asked or received, this loan is void and of no effect; and the borrower cannot be made to pay back the money loaned, any interest on the loan, or any charges or any part of the charges, and the pawnbroker loses all right to the possession of the goods, article, or thing pawned, and shall surrender the item to the borrower or pawner upon due demand for the item.

10. CPD has obtained business records of the Indiana Bureau of Motor Vehicles (IND BMV) related to the transfer of any and all Michigan Vehicle titles to Liquidation, LLC by the IND BMV, including: (i) documents submitted to the IND BMV pursuant to an application for Indiana title listing Liquidation, LLC as the owner of any vehicle titled in Michigan; (ii) documents submitted by Liquidation,



LLC to substantiate alleged ownership of any vehicle titled in Michigan, and (iii) documents issued by the IND BMV listing Liquidation, LLC as the owner of any vehicle previously titled in Michigan.

11. Records for 61 vehicles were provided to CPD by IND BMV, for IND title applications dating from January 24, 2014 to June 23, 2015.

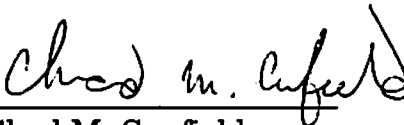
Documents included with the vehicle records include (but are not limited to):

- a. An Application For Certificate of Title-State of Indiana-Bureau of Motor Vehicles by Liquidation, LLC;
- b. A Certificate of Repossession by lienholder Liquidation, LLC, with an affirmation statement that "...the property described above has been lawfully repossessed from the Owner herein and that the Owner has defaulted in connection with an obligation secured by this property....";
- c. A Michigan Certificate of Title with AutoLoans, LLC or Sovereign Lending Solutions, LLC as the First Secured Party;
- d. A Pawn Ticket and Agreement between AutoLoans, LLC or Sovereign Lending Solutions, LLC and a Michigan resident consumer, (which, except for the consumer information and loan amount/payment insertions are identical to the Pawn Ticket and Agreement attached as Exhibit 1);
- e. An Assignment of Lien by Auto loans, LLC to Liquidation, LLC. (included with 60 of 61 vehicle records).


12. The Pawn Ticket and Agreements show a lowest stated interest rate of 161.95% and highest stated interest rate of 251.03%

13. One representative record of the 61 IND BMV vehicle records referenced above is attached as Exhibit 2, with the vehicle owner's personal information and partial vehicle identification number redacted.

Further affiant sayeth not.

  
Chad M. Canfield

Subscribed and sworn to before me  
on the 14th day of January, 2016.

  
Denise R. Richards, Notary Public  
Ingham County, Michigan  
Clinton County, acting in Ingham County  
My commission expires: 4/5/2022

1

# Michigan Office Of Attorney General Consumer Complaint Form

Web Complaint Number: 2015-cp10021248844-A

Submitted: 10/2/2015 12:48:41 PM

## Consumer Information

Your Last Name: [REDACTED] First Name: [REDACTED] M.I.: [REDACTED]  
Your Street Address: [REDACTED] City: Northville  
Your State: MI Zip Code: 48167  
Your County: Wayne  
Your Home Phone: [REDACTED] Your Work Phone: [REDACTED] Ext.:  
Fax Number: [REDACTED] E-mail Address: [REDACTED]  
Are you a veteran or active-duty service member? False

## Primary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainee Last Name: [REDACTED] Complainee First Name: [REDACTED]  
Company Name: AutoLoans Llc City: Rarotonga, Cook Islands  
Street Address: Po Box 11 Zip Code: 00000  
State: MI Phone: 8555562489  
County: Outside Michigan E-mail Address: [REDACTED]  
Fax Number: [REDACTED] Product Offered: Auto Title Loans  
Web Site Address: [REDACTED]  
Primary Jurisdiction: None

## Secondary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainee Last Name: [REDACTED] Complainee First Name: [REDACTED]  
Company Name: [REDACTED] City: [REDACTED]  
Street Address: [REDACTED] Zip Code: [REDACTED]  
State: MI Phone: [REDACTED]  
County: [REDACTED] E-mail Address: [REDACTED]  
Fax Number: [REDACTED]  
Web Site Address: [REDACTED]

## Motor Vehicle Warranty Complaint Information

Vehicle Make, Model, and Year:  
Vehicle VIN No.:

## Complaint Information

Incident Date\Time: 11/4/2014 1:00:00 AM  
Incident Location: Northville, MI  
Approximate Monetary Value: 4,000  
Did you sign a contract? True  
Where did you sign this contract? online  
Is a court action pending? False  
Do you have an attorney representing you on this matter? False  
Are you willing to testify in court regarding this complaint? True  
Did you complain directly to the business? True

What was the response from the business? nothing  
If no complaint was given to the business directly, why?

Was this complaint filed with any other agencies? False

Do you think were targeted for unfair treatment due to your status as a veteran  
or active-duty service member? False

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### Complaint Detail/Inquiry Information

In early November 2014, I was having financial difficulty. Due to my low credit score, I searched online for companies willing to lend me money. The only company willing to lend money to me was Autoloans LLC. I borrowed \$4,000.00 against the value of my 2009 Buick LaCrosse, which was worth \$11,000.00 Before Autoloans would give me the funds, I had to forward my title to a location in Boca Raton, Florida. Autoloans LLC sent a tracking device, which had to be affixed to my vehicle, before funding would be approved. I've been paying about \$530.00 per month for the past 10 month. Autoloans LLC tells me I have one more payment in October, then a \$4,000 balloon payment due in November. I'm afraid I'll lose my car in November due to my inability to pay \$4,000.00 I've already paid nearly \$5,500.00 on my \$4,000.00 loan already. I'm contacting your office after reading an informative article written by Brian J. O'Connor of the Detroit News. His article was very informative and has given me hope in eliminating any further obligation in paying any more to this loan and receiving my title back. My next payment is due October 10th. Should I pay? Because there's a tracking device on my car, it will surely be repossessed. What should I do? Regards [REDACTED] [REDACTED]

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[False] Check if you want to send documentation. After you submit this form you will be provided with a postal mail address, and facsimile number, to which you may send documents.

[False] Check if this referral is just to give us information and you do not need us to respond to you directly.

[True] Check if you want to sign up for the Consumer Protection Listserv.

[True] Check if you want to sign up for the AG Press Release Listserv.

[True] Check if you want to sign up for the Attorney General Opinions Listserv.

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(\*) I certify that the information on this form is true and accurate to the best of my knowledge.

(\*) I consent to releasing to the Michigan Attorney General any information or document relative to the investigation of this complaint. By checking this box, I also certify that I have had the opportunity to review the Michigan Attorney General Privacy Policy before submitting this complaint.

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**AG-COD**

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**From:** Michigan Attorney General  
**Sent:** Monday, October 19, 2015 9:04 AM  
**To:** AG-COD  
**Subject:** FW: [REDACTED] Title Loan Complaint  
**Attachments:** 001.jpg

**From:** [REDACTED] [mailto:[REDACTED]]  
**Sent:** Sunday, October 18, 2015 1:38 PM  
**To:** DIFS-FIN-INFO <DIFS-FIN-INFO@michigan.gov>; Michigan Attorney General <miag@michigan.gov>  
**Cc:** [REDACTED]  
**Subject:** [REDACTED] Title Loan Complaint

<http://www.detroitnews.com/story/business/2015/09/28/unlicensed-title-lenders-defy-state-laws/73009542/>

Good afternoon,

I'm contacting your office for assistance in resolving a Title Loan entered approximately one year ago.

I've attached a completed complaint form and a link to an article written a couple weeks ago by The Detroit News. This article was very informative and gives me hope.

I sent a complaint to the state Attorney General about two weeks ago.

I welcome your guidance on how I can obtain my title back and prevent Autoloans LLC from repossessing my vehicle (2009 Buick LaCrosse).

regards,

[REDACTED]  
[REDACTED] cell phone

# Michigan Office Of Attorney General Consumer Complaint Form

Web Complaint Number: 2015-cp04221740266-A

Submitted: 4/22/2015 5:40:34 PM

## Consumer Information

Your Last Name: [REDACTED] First Name: [REDACTED] MI: [REDACTED]  
Your Street Address: [REDACTED] City: Brighton  
Your State: MI Zip Code: 48114  
Your County: Livingston  
Your Home Phone: [REDACTED] Your Work Phone: Ext.:  
Fax Number: E-mail Address: [REDACTED]  
Are you a veteran or active-duty service member? False

## Primary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainees Last Name: Complainees First Name:  
Company Name: Sovereign Lending Solutions  
Street Address: 500 Ne Spanish River Blvd # 15  
State: FL City: Boca Raton  
County: Outside Michigan Zip Code: 33431  
Fax Number: Phone: 8552213282  
Web Site Address: E-mail Address:  
Primary Jurisdiction: None Product Offered: Auto Title Loan

## Secondary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainees Last Name: Complainees First Name:  
Company Name: Car Loan Llc  
Street Address: Po Box 11  
State: City: Rarotonga, Cook Islands  
County: Outside Michigan Zip Code:  
Fax Number: Phone:  
Web Site Address: E-mail Address: customerservice@carloan-llc.com

## Motor Vehicle Warranty Complaint Information

Vehicle Make, Model, and Year:  
Vehicle VIN No.:

## Complaint Information

Incident Date/Time: 10/23/2013 1:00:00 AM  
Incident Location:  
Approximate Monetary Value:  
Did you sign a contract? False  
Where did you sign this contract?  
Is a court action pending? False  
Do you have an attorney representing you on this matter? False  
Are you willing to testify in court regarding this complaint? True

Did you complain directly to the business? True

What was the response from the business? no response

If no complaint was given to the business directly, why?

Was this complaint filed with any other agencies? True

Do you think were targeted for unfair treatment due to your status as a veteran or active-duty service member? False

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### Complaint Detail/Inquiry Information

On 10/23/13 I entered into a 1 year title loan with Sovereign Lending Solutions LLC. P.O. Box 698, Pow Wow Trail Watersmeet, Michigan 49969. I was told I would receive a \$3,050 loan. And I would have to pay 12 equal payments of \$465.98. Making the total amount to pay back \$5,591.76. I made every payment until the last month when all of a sudden they told me that I owed a "Balloon" payment of \$3,615.98. This is not what I agreed to and did not sign anything stating this. Half way through the loan timeline a company called "Car Loan, LLC" apparently took over the loan. P.O. Box 11 Rarotonga, Cook Islands. (855)221-3282. This company is apparently out of the country and not the company that I did business with in Michigan. They were also located in florida before moving to New Zealand, doing business as Sovereign Lending Solutions 500 NE Spanish River Blvd # 15, Boca Raton, FL 33431. I did some research into Sovereign Lending Solutions/Car Loan, LLC/Management Solutions, LLC, and There is a Consumer Alert on the Lac Vieux Desert Tribal Financial Services Regulatory Authority web site stating "SLS LOANS AND LIENS NOW HELD BY CARLOAN, LLC, P.O. Box 11, Rarotonga, Cook Islands, (855) 221-3282. Please be advised that Sovereign Lending Solutions, LLC ("SLS"), a former tribally owned and operated tribal consumer financial service provider, doing business as Title Loan America, has dissolved effective September 15, 2014. The TFSRA previously alerted consumers that SLS had ceased operation and had assigned all assets, including loans and liens, to Management Solution, LLC ("MS"). The TFSRA has recently learned that after SLS had assigned all assets, MS reassigned those assets to Car Loan, LLC, P.O. Box 11, Rarotonga, Cook Islands. All service inquiries, concerns, and disputes over any former SLS loan or lien must be directed to Car Loan at (855) 221-3282 or the address above." Here is the website: <http://vdtribal.com/tfsra.html> Therefore, there is no tribal affiliation or sovereign immunity for this company. Title loans are not legal in the state of Michigan. After extensive research in regard to MI State law, I found that not one of their business names (Car Loan, LLC, Management Solution LLC, Sovereign Lending Solutions) were registered and licensed in the State making it illegal to do business here. The law also states that any transaction in violation of the law is noncollectable and unenforceable. I have paid well over \$2000 more than the principal I borrowed. I also received an email on April 10, from the repossession department stating they were going to move onto accelerated collection activity. This business is conducting illegal practices. This loan is illegal in the state of Michigan and this company has no licence to do business in the state of Michigan. The law states that if a transaction is illegal in the State of Michigan, it is noncollectable and unenforceable. The only thing I am liable to pay back is the principal amount of \$3,050. Anything paid more than this must be sent back to me. I paid nearly \$2400 more than the principal. All I want is my title sent back to me, with absolutely no liens and for Car Loan, LLC to consider this account paid in full and cease all collection activity. I don't even care about the interest at this point. I just want my car title back in my possession and free from any liens.

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[False] Check if you want to send documentation. After you submit this form you will be provided with a postal mail address, and facsimile number, to which you may send documents.

[False] Check if this referral is just to give us information and you do not need us to respond to you directly.

[False] Check if you want to sign up for the Consumer Protection Listserv.

[False] Check if you want to sign up for the AG Press Release Listserv.

[False] Check if you want to sign up for the Attorney General Opinions Listserv.

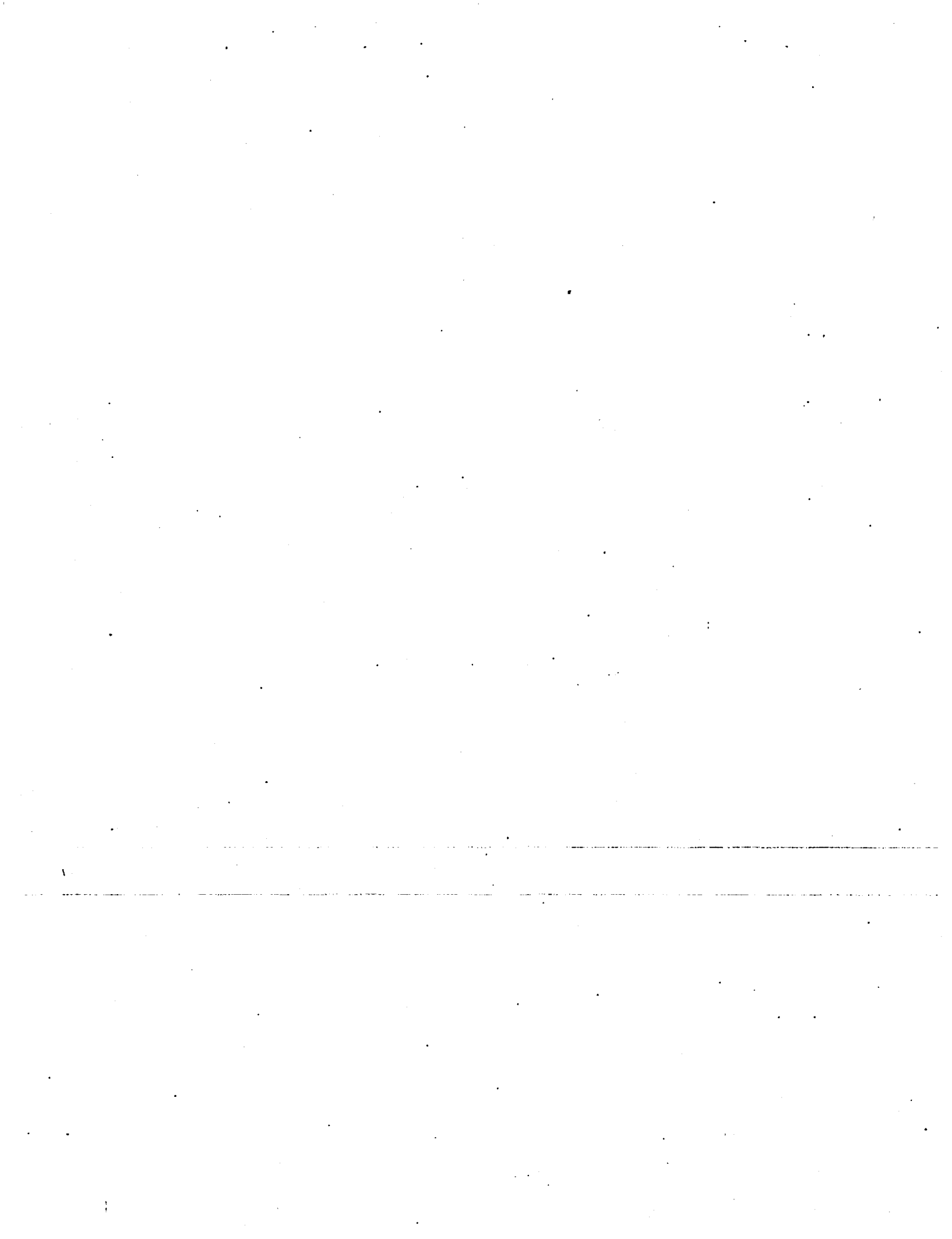
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(\*) I certify that the information on this form is true and accurate to the best of my knowledge.

(\*) I consent to releasing to the Michigan Attorney General any information or document relative to the investigation of this complaint. By checking this box, I also certify that I have had the opportunity to review the Michigan Attorney General Privacy Policy before submitting this complaint.

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STATE OF MICHIGAN

DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES  
LANSING

RICK SNYDER  
GOVERNOR

PATRICK M. MCPHARLIN  
DIRECTOR

June 22, 2015

[REDACTED]  
[REDACTED]  
Ann Arbor, MI 48108

Dear [REDACTED]

RE: File #148445-001 - Autoloans, LLC

We are in receipt of your recent inquiry and are writing to advise that based on the information provided, we have determined that the Michigan Department of Insurance and Financial Services is not the proper regulatory office to handle your concerns. In order to ensure that you receive the fastest response possible, we have taken the liberty of forwarding your letter to:

Consumer Protection Unit  
Mich. Dept. Of Attorney General  
P.O. Box 30213  
Lansing, MI 48909  
517-373-1140

By copy of this letter, we are asking this agency to assist you. I trust you will hear from them in the near future.

Sincerely,

*Angela Zarka*

Angela Zarka, Analyst  
Consumer Services

cc: Consumer Protection Unit

DEPT. OF ATTORNEY GENERAL  
**RECEIVED**  
JUN 25 2015  
CONSUMER PROTECTION  
DIVISION

# Financial Institution or Consumer Lender Complaint Form

We only have authority over the financial institutions DIFS charters or licenses. Call us or see our brochure or website for a list of agencies that may be able to help you with complaints against financial institutions we do not regulate.

**My Name**  
 [Redacted]

**Address**  
 [Redacted]

**City**                      **State**                      **Zip**  
 Ann Arbor                      MI                      48108

**Daytime phone number**                      **Alternative phone number**  
 [Redacted]                      (   )

**Your email address**  
 [Redacted]

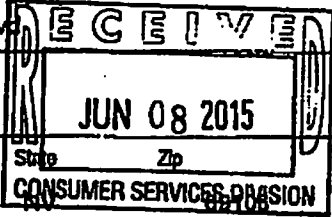
**Name of Financial Institution / Consumer Lender this complaint is about**  
 AutoLoans LLC

**Company Address**  
 6170 W. Lake Mead Blvd

**City**                      **State**                      **Zip**  
 Las Vegas                      NV                      89108

**Company phone number**                      **Your account number (if applicable)**  
 (855) 556-2489                      3123559

**Name of the person or persons you dealt with at the Financial Institution**  
 [Redacted]



**Type of financial product my complaint is about:**

<input type="checkbox"/> Checking/Draft Account	<input type="checkbox"/> Fees	<input type="checkbox"/> Money Transmission Services
<input type="checkbox"/> Debt Management	<input type="checkbox"/> Installment Loan	<input type="checkbox"/> Mortgage Loan
<input type="checkbox"/> Deferred Presentment (payday lending)	<input type="checkbox"/> Insurance	<input type="checkbox"/> Savings/Share Account
<input type="checkbox"/> Escrow Account	<input type="checkbox"/> Interest Rate	<input checked="" type="checkbox"/> Other: Auto Title Loan

Have you hired an attorney to represent you in this matter?  Yes  No      Have you filed a lawsuit in this matter?  Yes  No

**Details of my complaint:**

I borrowed \$1500 from this company, and paid them over \$300 each month for a year. They now claim I still owe them over \$2000. They say I agreed to an interest rate of 247.65% per year (see attached document) but I did not agree to that. I also think that, even if I had agreed to that, it would not have been legal in Michigan. They will not take their lien off of my Title. Can you help me? Let me know what else I need to do or provide to you. Thank you for your help.

*Please list events in the order they happened. Attach additional pages if needed. If possible, please use letter size paper (8 1/2 x 11") for all attachments.*

*Reviewing documents often helps us understand important details of your complaint.*

*Please attach copies of your statements, cancelled checks, correspondence or other documents that will help us review your complaint.*

**Always send copies. Never send original documents.**

**Please mail your complaint to:**  
 DIFS - Office of Consumer Services  
 PO Box 30220  
 Lansing MI 48909-7720  
 Or fax to: 517-284-8837  
 Or Email to: difs-fin-info@michigan.gov

I authorize the Department of Insurance and Financial Services (DIFS) to review and release any information to any company, agency or licensee involved in this matter. I authorize the financial entity to release all records relating to this complaint to DIFS in order to resolve this complaint. I represent that I have the proper authority to execute this release.

**Signature** [Redacted]      **Date signed** 6/3/15

Michigan law, including Section 487.2101 of the Michigan Compiled Laws, authorizes the review of complaints involving Debt Management Companies. Completion of this form is voluntary and helps us resolve your claim.

# Pawn Ticket and Agreement

AutoLoans, LLC P.O. Box 11  Rarotonga Cook Islands	Consumer (Name, Address, City, State, Zip, telephone): [REDACTED] Ann Arbor, Michigan 48103 [REDACTED]
--	---

TRUTH - IN - LENDING DISCLOSURES			
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount your credit will cost you.	The amount of credit provided to you.	The amount you will have paid after you have made all payments as scheduled.
247.65%	\$3,901.60	\$1,500.00	\$5,401.60

Payment Schedule		
NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
11	\$316.80	Every 30 days, beginning 30 days from the date of funding
Final Payment	AMOUNT OF PAYMENT	WHEN PAYMENT IS DUE
1	\$1,916.80	360 days from the date of funding

Security Interest: This pawn transaction is secured by your motor vehicle and by your ACH authorization. Prepayment: If you pay off early on loans under \$5,000 you will not have to pay a penalty. On loans of \$5,000 or more if you pay the principal loan amount off or down in the first 60 days a prepayment penalty will be assessed equal to 60 days of interest less any interest already assessed. Late charge: There is a late charge equal to the greater of 5% of the payment amount or \$15.00 for any payment that is late. The late charge may be assessed if your payment is 3 days late. See the terms below for any additional information about nonpayment, default and prepayment refunds.

Itemization of the Amount Financed:	Description of Pawned Motor Vehicle
Amount given to you directly: \$1,500.00	VIN: 1FMCU0C72CKA6 [REDACTED]
Amount paid on our prior loan to you: \$0.00	Year: 2012
Amount paid to for: \$0.00	Make/Model/Series: Ford Escape XLS 4D Utility FWD
Plus Tiling Fee: \$0.00	
Plus Processing Fee to us (Prepaid Finance Charge): \$100.00	
Equals "Principal Amount" of your loan: \$1,600.00	
Less Prepaid Finance Charge: \$100.00	
Equals Amount Financed: \$1,500.00	

**Definitions:** The wording has been kept as clear and simple as possible. Even so, you may have questions. If you do, please call us. In this contract, the word "you" or "your" refers to and includes where appropriate, all person who sign this contract. "We", "us", "our" or "Lender" refer to AutoLoans, LLC.

**Motor Vehicle Title Pawn:** You have agreed to pledge and pawn to Lender your 'Pawned Motor Vehicle' in exchange for the agreed Principal Amount shown above. The Pawned Vehicle includes the motor vehicle described above, the certificate of title to that motor vehicle, and any proceeds, accessories, attachments, accessions, replacements and additions to the motor vehicle, whether added now or later, together with all insurance proceeds and refunds of insurance premiums, if any, and all sums that may be due from third parties who may cause damage to the vehicle or from any insurer, whether due to judgment, settlement or other process. However, the Pawned Motor Vehicle does not include any non-purchase money household goods (as defined in 16 C.F.R. Part 444), or other consumer goods that consumer may acquire more than ten days after giving value unless such consumer goods are installed in or affixed to the vehicle. Except for the pawn interests in Lender's favor, consumer represents that there are no others liens, interests or encumbrances regarding the Pawned Motor Vehicle.

**Loan Proceeds:** You agree that we may disburse the pawn proceeds as set forth in the Itemization of the Amount Financed above, with the amount given to you directly being deposited by us by ACH credit to your designated depository account. You agree to pay a processing fee in the amount shown above. The processing fee is financed as part of the Principal Amount of the loan and accrues interest. The amount of any regular filings fees are covered by the processing fee. You further agree, however, that you will pay any additional filing fees or charges that may arise. In this connection, for example, you agree that we may deduct from the loan proceeds paid directly to you any outstanding traffic tickets, parking tickets, or other charges required by the motor vehicle department.

**Possession and Use of Pawned Vehicle:** During this transaction, the certificate of title to the Pawned Motor Vehicle shall be maintained in possession of the Lender and the Pawned Motor Vehicle may be maintained in your possession subject to the terms of this Pawn Agreement. Lender is permitted, but not required, to file notice of its pawn interest on the certificate of title or other applicable public filing office without prejudice to the nature of this transaction as a pawn transaction and without being treated as a secured transaction subject to Article 9 of the Uniform Commercial Code or similar statutes. Lender does not have any responsibility or liability whatsoever for the maintenance and use of the Pawned Motor Vehicle, including, without limitation, any damages or injury related to the Pawned Motor Vehicle. You agree not to use the Pawned Motor Vehicle for any illegal purpose. You agree to maintain the Pawned Motor Vehicle in its current condition, reasonable wear and tear excepted. Lender may make adjustments to the amounts you are required to pay if the Pawned Motor Vehicle is not delivered to or recovered by Lender in that condition.

**Your payment schedule and right to redeem the Pawns Motor Vehicle:** You may redeem the Pawns Motor Vehicle by paying to Lender the Principal Amount shown above, plus daily-accrual interest at the rate of 0.6600% per day (equivalent to 240.90% or 241.56% annual interest rate, as applicable), in accordance with the due dates shown in the Payment Schedule above. Upon satisfactory completion of your redemption payment of all amounts owed in good and collected funds, Lender upon request will release the certificate of title to the Pawns Motor Vehicle to you.

**Payments to Lender:** You must pay Lender by (a) ACH debit to your designated depository account or (b) such other method that we may authorize in writing from time to time. Before releasing the certificate of title or releasing any other rights, especially with respect to any redemption after repossession, Lender may require that payment be made in good and collected funds by money order, wire transfer or cashier's check.

**Renewal Policy:** While we are not legally required to do so, we may allow you to renew on the same terms unless you advise us in advance that you plan to pay in full on the final-payment due date. Any renewal is not binding on us unless you satisfy our conditions to renew (e.g., paying accrued charges) and we provide you with written confirmation of renewal. To avoid any misunderstandings, you may not assume that your transaction has been renewed unless you have received written confirmation from Lender.

**Delivery of Pawns Motor Vehicle:** If you do not wish to redeem, then you must advise us in writing before the loans' final-payment due date and immediately deliver the Pawns Motor Vehicle to Lender, in its current condition, reasonable wear and tear excepted, at an address Lender may designate. To avoid any misunderstandings, you may not assume that you have properly made timely and adequate arrangements for delivery of the Pawns Motor Vehicle and satisfaction of your obligations under this Pawn Agreement unless you have received written confirmation from Lender.

**Notice of Expiration of Right to Redeem:** Lender may provide consumer with written notice of consumer's right, if any, to redeem the Pawns Motor Vehicle at any time within 10 calendar days from the date of repossession. Lender may not permit redemption by Consumer. If redemption is permitted a redemption fee equal the greater of 10% of the principal loan amount or \$500.00 will be assessed. This fee does not include any repossession fee or associated fees you may be required to pay.

**Interest accrual:** Interest accrues daily, both prematurity and post-maturity, on amounts due and owing at the rate of 0.6600% per day (equivalent to 240.90% or 241.56% annual interest rate, as applicable) until paid, subject to legal limits, if any. Interest accrues daily based upon when payments are received. This means the amount of accrued interest may be different from the amounts shown in the Payment Schedule above since the Payment Schedule above assumes that payments are made on the scheduled due dates. If you pay early, the amount of accrued interest may be less. If you pay late, the amount of accrued interest may be greater. Any adjustments based your actual payment history will be made in the amount of the final payment.

**Allocation of payments:** Payments are applied first to the accrued interest, next to any late charges or returned item fees, and finally to principal. Any partial prepayments will be applied to amounts owing in inverse order of maturity, which means that partial prepayments do not alter the timing or amount of scheduled payments but might cause an adjustment to the amount of the final payment. Any partial prepayments will not allow you to skip scheduled payments.

**Late charges:** You agree to pay a late charge equal to the greater of 5% of the payment amount or \$15.00 for any payment that is late. The late charge may be assessed if your payment is 3 days late.

**Dishonored Item Fee:** If any payment (including an ACH payment that you have authorized) is returned for any reason, you will owe a dishonor fee of \$30.00, and you agree that your account may be debited to collect these fees. You understand that your bank may charge you a fee if you do not have sufficient funds in your account to cover an ACH debit initiated by Lender.

**Consumer's representations and warranties:** Consumer represents and warrants that: (1) consumer has the right to enter into this Pawn Agreement and provide the Pawns Motor Vehicle; (2) consumer is not a debtor under any proceeding in bankruptcy and has no intention to file a petition for relief under any chapter of the United States Bankruptcy Code; (3) consumer is at least 18 years of age; (4) the Pawns Motor Vehicle is not stolen, and, except for the interests in Lender's favor, there are no liens or encumbrances against it; (5) consumer will not attempt to transfer any interest in the Pawns Motor Vehicle until all payments under this Pawn Agreement have been paid in full; (6) the Pawns Motor Vehicle will not be moved from consumer's state of residence except for personal travel not to exceed 15 days; (7) until such time that all amounts due under this Pawn Agreement are fully repaid, consumer will not attempt to seek a duplicate title to Pawns Motor Vehicle; and (8) consumer has fully disclosed to Lender all information regarding the current condition of the Pawns Motor Vehicle.

**Insurance:** Consumer acknowledges and agrees: (a) consumer has and will maintain at least minimum state-required liability insurance; (b) Lender will be named as an additional loss-payee with respect to any collision or property damage insurance with respect to the Motor Vehicle; and (c) at Lender's request, Lender may obtain at consumer's expense such additional insurance, if any, as Lender may request from time to time to protect Lender's interests.

**Notices:** Any notice that Lender is required to provide under this Pawn Agreement or applicable law will be declared reasonable if sent to consumer at the most current mail address or email address, or text message address on Lender's books and records. Any notice the consumer provides to Lender must be sent to Lender at its address indicated above, Attention: Consumer Complaint Department, or such other address as Lender may designate in writing from time to time.

**Default:** Consumer will be in default if any of the following happens: (1) consumer fails to make any redemption payment when due or fails to perform any other requirements under this Pawn Agreement; (2) consumer fails to deliver the Pawns Motor Vehicle when required under the terms of the Pawn Agreement; (3) any representation or statement made or furnished by consumer or on consumer's behalf is false or misleading in any material respect either now or at the time made or furnished; (4) consumer dies or becomes insolvent, or any proceeding is commenced either by consumer or against consumer under any bankruptcy or insolvency laws; (5) consumer fails to maintain consumer's depository account in good standing and in active status or fails to maintain the required amount of funds in consumer's account; or (6) Lender deems itself insecure.

**Lender's rights in the event of default:** Upon the occurrence of any event of default, Lender may, at its option, and without notice or demand, do any one or more of the following, alternatively or cumulatively to the extent permitted by law: (a) treat the whole outstanding balance, less any unearned charges, due and payable under this Pawn Agreement; (b) take possession of the Pawns pursuant to judicial process or without judicial process, or require consumer to return the Pawns Motor Vehicle to Lender at an address Lender may designate; and (c) exercise all other applicable rights, powers and remedies. Lender shall not be required to account to consumer for any surplus, if any, recovered by Lender related to

value of the Pawns Motor Vehicle.

**Costs and expenses:** Lender may recover from consumer reasonable attorneys' fees, legal expenses, and all other lawfully permitted costs incurred or paid in protecting and recovering possession of the Pawns Motor Vehicle, together with interest on all amounts, charges, fees, costs, expenses, and collection costs and fees at the loan rate of 0.6600% per day (equivalent to 240.90% or 241.56% annual interest rate, as applicable) from the date due to or advanced by Lender until paid, subject to legal limits, if any..

**Notice and Waivers:** Except for notices provided in this Pawn Agreement, consumer, and others responsible to the extent permitted by law, waive demand, notice of nonpayment, notice of intention to accelerate, notice of acceleration, presentment, and notice of dishonor. To the extent permitted by law, consumer, and others responsible, also agree: Lender may waive or delay enforcing Lender's rights without losing them; Lender is not required to file suit or arbitrate, show diligence in collection against consumer or others responsible, or go against any of the collateral; Lender may renew, refinance, or rearrange a transaction one or more times without consent; Lender may release or modify any person's liability without changing the liability of others; Lender may substitute, exchange or release the collateral; Lender may sue or arbitrate with one or more persons without joining or suing others.

**Limited Recourse:** This is a pawn transaction. If the Pawns Motor Vehicle is not redeemed, the Pawns Motor Vehicle and any payments made by you shall automatically be forfeited to Lender, and unqualified right, title, and interest in and to the Motor Vehicle shall automatically vest in Lender. Lender shall not be required to account for any surplus, if any, recovered by Lender related to value of the Pawns Motor Vehicle. Subject to the terms of this Pawn Agreement, you are not personally liable for any deficiency in the value of the Pawns Motor Vehicle versus the amounts owed provided you deliver the Pawns Motor Vehicle when required in its current condition, reasonable wear and tear excepted. As provided above, you agree to keep the Pawns Motor Vehicle in its current condition, reasonable wear and tear excepted. Lender may make adjustments to the amounts you are required to pay if the Pawns Motor Vehicle is not delivered to or recovered by Lender in that condition. Also, any limits on your liability under this 'limited recourse' provision do not apply in the event of any fraud or other misconduct on your part, including, without limitation, your creating or not disclosing additional liens, or intentionally concealing or damaging the Pawns Motor Vehicle. This 'limited recourse' provision further does not limit or impair any rights with respect to recovery of the Pawns Motor Vehicle or any amounts not covered by this 'limited recourse' provision.

**GPS:** You understand that the Pawns Motor Vehicle may be equipped with a GPS Device (Device). The Device is designed to ensure that you make payments on time as required by the Pawn Agreement. The Device includes a GPS (global positioning system) tracking unit that can determine at any time where your vehicle is located. The Lender or its designated assignee or representative will not provide any access to or record of the tracking unless required to do so by law, or to enforce any rights Lender or its designated assignee or representative may have to secure payment of any payments due under any contract between us and/or to secure repossession of the Pawns Motor Vehicle as allowed. You understand that the Device is the property of the Lender or its designated assignee. You further understand that if you tamper with, alter, disconnect or remove the Device, you will be considered in default under your Pawn Agreement and will be liable for the cost to replace the device. You understand that the Device must be returned to the Lender upon repayment of loan in full and that the lien will not be released on your title until it is received or until you pay the replacement cost. You understand that only the Lender or its authorized representatives are permitted to perform maintenance on the Device or any of its components should it be required. You agree to make the vehicle available to the Lender or its representatives, during their normal business hours. You understand that the Lender shall have full responsibility for the cost of all repairs to the device, except for repairs caused by your tampering with, altering, disconnecting or removing the device.

**Lender authority:** Consumer authorizes Lender to: (1) call or otherwise communicate with consumer during reasonable hours at home or work to remind consumer when my payment is due; and (2) communicate with consumer in the event of default on the transaction as allowed by law including calling consumer, communicating with consumer in writing or via email or text messaging, or communicating with consumer's personal contacts whom consumer identified in consumer's application to acquire location information.

**Consent to Lender Communications:** To electronically receive, view and save electronic communications from us, you must have an e-mail address, a smart phone, PDA or other device that can receive text messages or a telephone that is capable of recording our voice mail message to you. In connection with our communications with you, you acknowledge that you have that capability and you agree that we are authorized to send email, text messages, and voice mail to you, including using an automated voice and text message system, at the telephone numbers or email addresses you have provided to us. You have the option to receive any information that we have provided electronically in paper form at no cost to you. Your carrier may charge you for text messages and we are not responsible for those charges. You understand that we are not responsible for making a communication to an authorized address or phone number that is (1) retrieved by anyone other than you that you have permitted access to such address or phone number, (2) deleted by you or anyone else with access to your systems prior to retrieving the full message, or (3) unintelligible as a result of any equipment or systems of yours or your carrier. You may opt out of this consent at any time by providing written notice to Lender at its address indicated above, Attention: Opt Out Department or by written communication to such other address as Lender may designate in writing from time to time. Your notice must include your name and each account number that you no longer wish to receive text or voice mail messages. To the extent permitted by law, your right to opt out does not apply to communications regarding your account or transactions you make with us.

**Assignment:** We may assign or transfer any or all of our rights, title and interest under this Pawn Agreement at our discretion. You agree that an assignee shall have the same rights and privileges as Lender. You may not assign your rights under this Pawn Agreement without our written consent.

**Governing Law:** This Agreement shall be governed and construed in accordance with the laws of Cook Islands, and all claims relating to or arising out of the contract, or the breach thereof, as well as its validity, whether sounding in contract, tort or otherwise, shall likewise be governed by the laws of Cook Islands.

Any dispute or difference arising out of or in connection with this Agreement, including any question regarding its existence, validity or termination, shall first be submitted for good faith mediation administered by the Arbitrators' and Mediators' Institute of New Zealand Inc. The parties agree to discuss their differences in good faith and to attempt, with facilitation by the mediator, to reach a consensual resolution of the dispute. The mediation shall be treated as a settlement discussion and shall be confidential. The mediator may not testify for any party in any later proceeding related to the dispute. No recording or transcript shall be made of the mediation proceeding. Each party shall bear its own costs in the mediation. Absent an agreement to the contrary, the fees and expenses of the mediator shall be shared equally by the parties. Mediation shall take place at a place to be designated by the parties in Auckland, New Zealand. No

**Litigation, arbitration or other proceeding shall be commenced prior to sixty (60) days after the parties' first appearance before the mediator. If the matter is not resolved by mediation within sixty (60) days of its submission to the mediator, then the parties shall submit the dispute for arbitration administered by the Arbitrators' and Mediators' Institute of New Zealand under their current Arbitration Protocol. The arbitration will be conducted before a single arbitrator agreed upon by the parties, if they should fail to agree within twenty-one (21) days from the date upon which the dispute arises then to be appointed by the President of the Arbitrators' and Mediators' Institute of New Zealand Inc.**

**The arbitrator shall issue his or her final award in a written and reasoned decision to be provided to each party. In his or her decision, the arbitrator will declare one party the prevailing party. The arbitrator shall have the power to award all reasonable legal fees associated with the arbitration and prior mediation. The arbitrator shall have no authority to award non-monetary or equitable relief of any sort. The arbitrator shall not have authority to award damages that are punitive in nature, or that are not measured by the prevailing party's actual compensatory loss. The arbitrator's decision will be confidential and may not be shared with any party unless required by law.**

**Entire Application; No Oral Agreements:** For the protection of both you and us, you should not assume that you have any agreement with us on any item unless it is in writing and signed by us. This Agreement and the Advance Voucher represent the final terms and conditions for your application and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties. There are no oral agreements between the parties. The terms and conditions may not be modified except in writing signed by the parties.

**Severability:** If any provision of this Agreement is determined to be invalid or unenforceable, such provision shall be reformed if practicable so as to achieve its intended purpose(s) and shall not in any way affect the remaining provisions of this Agreement, or, if necessary, severed with the remaining provisions remaining in full force and effect. Provided, nothing in this Agreement may be construed or modified so as to constitute a waiver of Cook Island's exclusive jurisdiction.

**Caution:** This transaction is not intended to meet long-term financial needs. Repeated or frequent use can create serious financial hardships. Before entering into this transaction, you should evaluate the costs and benefits of alternatives, including, for example, a transaction from another credit or transaction provider, a loan from family or friends, a credit card advance, an advance under an account with overdraft protection, or a salary advance. If you do not redeem on time, you can lose your interest in your motor vehicle.

**By electronically signing below: 1. Consumer represents that the information in consumer's Consumer Application is up-to-date, true, correct, and complete; 2. Consumer agrees to the ACH Authorization; 3. Consumer agrees to the Lender's current privacy policy; 4. Consumer agrees to this Agreement; and 5. Consumer acknowledges receipt of a copy of each of these documents.**

This Agreement is executed on [ 05/09/2014 ].

**Lender's Signature:** Funding of this loan constitutes signature by Lender.

**Consumer's Electronic Signature:** This Agreement will be deemed incomplete, and we will not provide a loan to you unless it is electronically signed below.

Last Name: [REDACTED]

Borrower's Name as on Application: [REDACTED] Date of Birth (mm/dd/yyyy): [REDACTED] |



<b>FACTS</b>		<b>WHAT DOES AUTOLOANS, LLC DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Transaction or loss history and employment information</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons <b>AUTOLOANS, LLC</b> chooses to share; and whether you can limit this sharing.	

<b>Reasons we can share your personal information</b>	<b>Does AUTOLOANS, LLC share?</b>	<b>Can you limit this sharing?</b>
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	No
For nonaffiliates to market to you	Yes	Yes

Questions?

Call (855) 556-2489.

<b>What we do</b>	
<b>How does AUTOLOANS, LLC protect my personal information?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>How does AUTOLOANS, LLC collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for a loan or give us your income information</li> <li>• Provide employment information or provide account information</li> <li>• Give us your contact information.</li> </ul> <p>We also collect your personal information from other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>	
<b>Affiliates</b>	• Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	• Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	• A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

----- Forwarded message -----

From: "Autoloans LLC" <[customerservice@autoloans-llc.com](mailto:customerservice@autoloans-llc.com)>

Date: May 7, 2015 12:22 AM

Subject: Account Alert: Your Account is Past Due

To: [REDACTED]

Cc:

Dear [REDACTED]

Your account number 3123559 is 30 days past due and your payment in the amount of 2,130.64 is due immediately. Please make arrangements to make this payment as soon as possible to avoid further action on your account. You can make your payment by contacting us at [\(855\) 556-2489](tel:(855)556-2489). Please resolve this immediately.

If you've already taken care of this, please disregard this email and thank you for your payment.

Sincerely,

**Autoloans, LLC**

**Customer Service**

**[customerservice@autoloans-llc.com](mailto:customerservice@autoloans-llc.com)**

----- Forwarded message -----

From [REDACTED]  
Date: Apr 12, 2015 1:40 PM  
Subject: RE: Account Alert: Your Account is Past Due  
To: "Autoloans LLC" <[customerservice@autoloans-llc.com](mailto:customerservice@autoloans-llc.com)>  
Cc:

Thank you! When should I expect it?  
[REDACTED]

On Apr 12, 2015 1:36 PM, "Customer Service" <[customerservice@autoloans-llc.com](mailto:customerservice@autoloans-llc.com)> wrote:

The Business Office is closed today. Your request has been submitted to them via email.

From [REDACTED] [mailto:[REDACTED]]  
Sent: Sunday, April 12, 2015 1:31 PM  
To: Customer Service  
Subject: RE: Account Alert: Your Account is Past Due

Not refusing however I am not obligated to so I don't see why this has anything to do with you providing me the documents I requested! Last time I will ask are you going to provide me Heather Sheldon a copy of the documents I have repeatedly requested??? If you choose to sidestep this question again I will consider it a yes you will not honor my request.

Thanks,  
[REDACTED]

On Apr 12, 2015 1:25 PM, "Customer Service" <[customerservice@autoloans-llc.com](mailto:customerservice@autoloans-llc.com)> wrote:

Is there some reason you are refusing to give us your Attorney's information?

From [REDACTED] [mailto:[REDACTED]]  
Sent: Sunday, April 12, 2015 1:22 PM

To: Customer Service  
Subject: RE: Account Alert: Your Account is Past Due

So you are starting you refuse to email or send them directly to me? I didn't request you to send my attorney anything! I asked you to provide me with our agreement. So are you now saying you will only provide them to my attorney?

Thanks,  
[REDACTED]  
[REDACTED]

On Apr 12, 2015 1:10 PM, "Customer Service" <[customerservice@autoloans-llc.com](mailto:customerservice@autoloans-llc.com)> wrote:

Please provide your attorney's name and phone number so we can contact him to discuss the General Release that you signed. We will provide him with the document.

From: [REDACTED] [mailto:[REDACTED]]  
Sent: Sunday, April 12, 2015 12:59 PM  
To: Customer Service  
Subject: RE: Account Alert: Your Account is Past Due

I have NEVER stated in anyway shape or form that I plan on violating anything!!!! Now do you plan on answering my request for the documents????

Thanks,  
[REDACTED]

On Apr 12, 2015 12:50 PM, "Customer Service" <[customerservice@autoloans-llc.com](mailto:customerservice@autoloans-llc.com)> wrote:

Do you intend to violate the terms of the General Release that you signed?

From: [REDACTED] [mailto:[REDACTED]]  
Sent: Sunday, April 12, 2015 11:57 AM  
To: Customer Service  
Subject: RE: Account Alert: Your Account is Past Due

I need a copy of the documents that I requested why is this continuously ignored also I did advise your staff they were being recorded and it is also on the recording they were informed and ok with it and the person was a manager at that. Please don't make underlying threats as I have NEVER made any indication that I didn't plan to make payments however with all the lies and illegal debuting of my mother's account and so me being told one thing and another thing happening unfortunately I don't have any trust in this company and I need to take appropriate actions to protect myself and my best interest! I am not stating

anything that I don't have proof of that it happened and thank God for that and that it happened involving another person who witnessed it as well. Now are you going to provide me with the requested documents or are you refusing my request?

Thanks,  
[REDACTED]

On Apr 12, 2015 11:41 AM, "Customer Service" <[customerservice@autoloans-llc.com](mailto:customerservice@autoloans-llc.com)> wrote:

Good morning.

You do not have permission to record calls and the staff would have informed you that you did not have permission at the beginning of the call if, in fact, you had informed them. In addition, you were not told that about one year, because that is not how the loans work. Further, you did not make a payment for the first 3 months of the loan, which is why we repossessed the vehicle in August. Finally, you have only made 6 payments, not including the amount to reinstate the loan when you were repossessed. And, you signed a General Release agreeing not to take any actions at the time or in the future. Please advise if you intend to continue making payments on this loan, so, we know what actions we need to take at this point.

Customer Service

From [REDACTED]mailto:[REDACTED]  
Sent: Sunday, April 12, 2015 5:46 AM  
To: Customer Service  
Subject: RE: Account Alert: Your Account is Past Due

This is not how this was explained to me. I was told one year of payments or pay more to pay it off early!!! In addition I cleared up all the bad payments including late fees, NSF fees, and repo fees in order to get my truck back and this was told to me and two other people witnessed this they were listening on speaker phone. I also a number of month's ago requested a copy of my signed contract and an account of all my account transactions from all parties involved and never received either. I need to get these to my attorney. There are also a complete recorded phone calls between myself and your staff whom I informed them at the beginning of the call it was being recorded. I am again requesting these documents be emailed to who I can it to my attorney.

Thanks,  
[REDACTED]

On Apr 8, 2015 9:04 AM, "Customer Service" <[customerservice@autoloans-llc.com](mailto:customerservice@autoloans-llc.com)> wrote:

Good morning.

These are interest only, non-amortizing loans. In addition, you had a number of returned payments at the beginning of the loan, which generated Late Fees and NSF Fees and your vehicle was repossessed. You have an excellent payment history since October.

Thank you.

Customer Service

From: [redacted] [mailto:[redacted]]  
Sent: Tuesday, April 07, 2015 10:03 PM  
To: Customer Service  
Subject: RE: Account Alert: Your Account is Past Due

I was told this loan was for one year and that year is up so where is this amount coming from?

On Apr 7, 2015 7:55 PM, "Customer Service" <[customerservice@autoloans-llc.com](mailto:customerservice@autoloans-llc.com)> wrote:

Good evening.

It appears there was a \$15 charge for processing the payment, but, we do not see that it was approved. We have waived a Late Fee of \$15,84 to cover that charge. Your Payoff, as of today, is \$2,218.56. The Per Diem is \$10.56. You are free to pay off at any time.

Thank you.

Customer Service

From: [redacted] [mailto:[redacted]]  
Sent: Tuesday, April 07, 2015 7:50 PM  
To: Customer Service  
Subject: Re: Account Alert: Your Account is Past Due

My Husband has told me that more money than he authorized was taken out of his account why was that?

On Apr 7, 2015 12:19 AM, "Autoloans LLC" <[customerservice@autoloans-llc.com](mailto:customerservice@autoloans-llc.com)> wrote:

Dear [REDACTED]

Your account number 3123559 is 30 days past due and your payment in the amount of 518.00 is due immediately. Please make arrangements to make this payment as soon as possible to avoid further action on your account. You can make your payment by contacting us at (855) 556-2489. Please resolve this immediately.

If you've already taken care of this, please disregard this email and thank you for your payment.

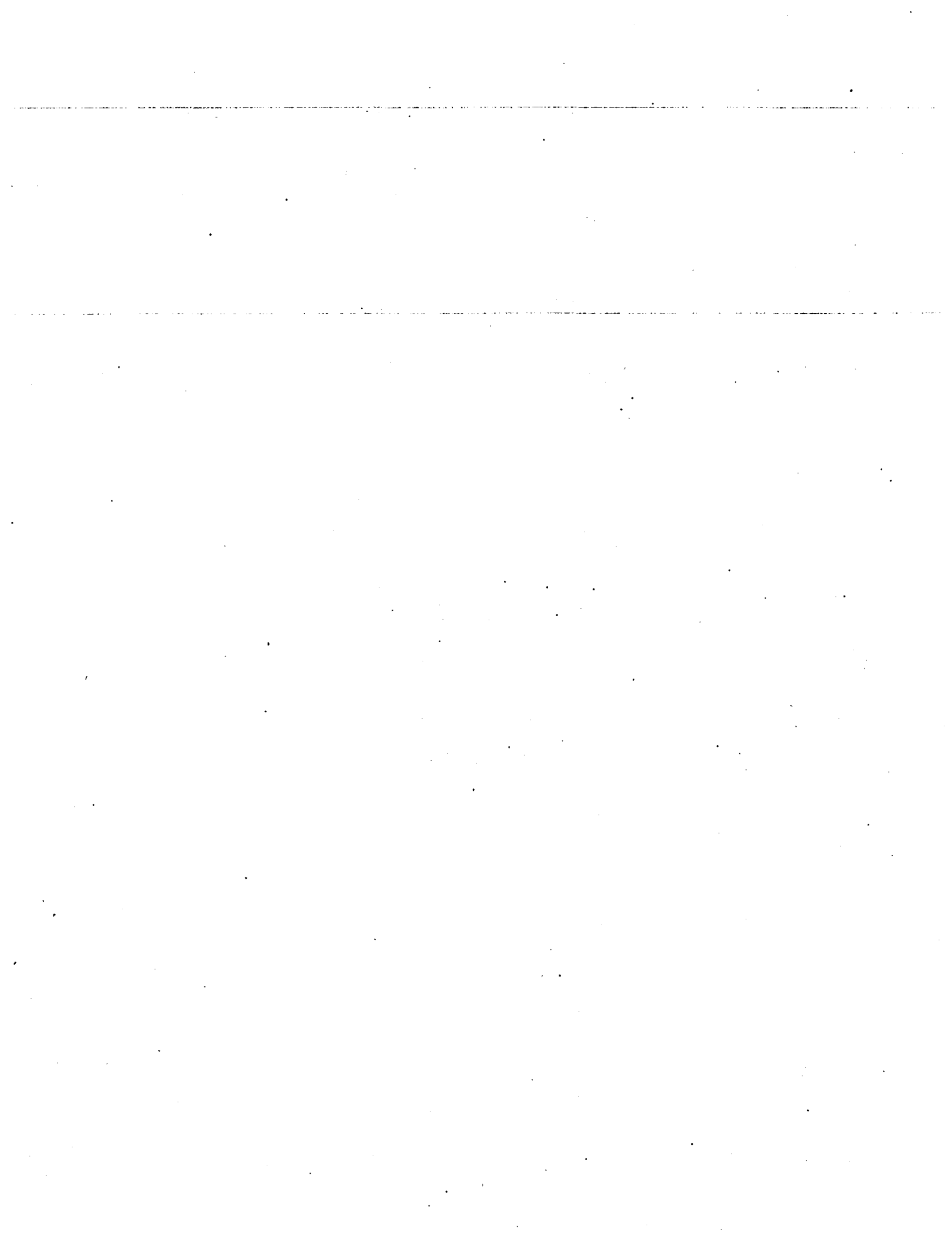
Sincerely,

**Autoloans, LLC**

**Customer Service**

[customerservice@autoloans-llc.com](mailto:customerservice@autoloans-llc.com)





# Michigan Office Of Attorney General Consumer Complaint Form

Web Complaint Number: 2014-cp02210408695-A

Submitted: 2/21/2014 4:08:14 AM

## Consumer Information

Your Last Name: [REDACTED] First Name: [REDACTED] ML:  
Your Street Address: [REDACTED] City: Detroit  
Your State: MI Zip Code: 48235  
Your County: Wayne  
Your Home Phone: [REDACTED] Your Work Phone: Ext.:  
Fax Number: E-mail Address: [REDACTED]

## Primary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainees Last Name: Complainees First Name:  
Company Name: Sovereign Lending Solution City: Watersmeet  
Street Address: Po Box 698, Pow Wow Zip Code: 49969  
State: MI Phone: 8552213282  
County: Gogebic E-mail Address:  
Fax Number: Product Offered:  
Web Site Address:  
Primary Jurisdiction: None

## Secondary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainees Last Name: Complainees First Name:  
Company Name:  
Street Address: City:  
State: MI Zip Code:  
County: Phone:  
Fax Number: E-mail Address:  
Web Site Address:

## Motor Vehicle Warranty Complaint Information

Vehicle Make, Model, and Year: Ford, Thunder Bird, 2003  
Vehicle VIN No.: 1FAHP60A83Y1 [REDACTED]

## Complaint Information

Incident Date\Time: 3/11/2014 1:00:00 AM  
Incident Location:  
Approximate Monetary Value: 4,900  
Did you sign a contract? False  
Where did you sign this contract?  
Is a court action pending? False  
Do you have an attorney representing you on this matter? False  
Are you willing to testify in court regarding this complaint? True  
Did you complain directly to the business? True  
What was the response from the business? No Help  
If no complaint was given to the business directly, why?  
Was this complaint filed with any other agencies? True

**Complaint Detail/Inquiry Information**

██████████ February 7, 2014 Sovereign Lending Solution 500 NE Spanish River Blvd Ste 15 Boca Raton, FL 33431 To whom it may concern: My name is ██████████ and I am a disabled veteran currently residing in Florida. I own a 2003 Ford Thunderbird with an odometer reading of approximately 21,000 miles. My wife is currently in the US Army Reserves and was given the opportunity to go active duty. She was told that her unit would be deploying to Afghanistan and in order to transfer to Active Duty status, she would have to complete a full Army issue. Being that she is prior service Marine Corps, she had not received a full Army issue. It was expressed to her that she would initially have to purchase a complete issue of uniforms and field gear and would later be reimbursed all expenses. In order to fulfill that requirement, my wife and I decided to explore our options and settled on getting a loan. I searched for loan companies online that offered title loans for vehicles that have free and clear titles. That is when I found the company, Sovereign Lending. After getting contact with one of the lenders, I was informed that despite my vehicle being registered in the State of Michigan that I would still be able to take out a title loan through their company in Florida. I was then informed that the maximum amount I would be able to borrow was \$4,900. It was also stipulated that there would be a 12 month repayment period with the payments set at \$739 per month. I have made ten payments on the title loan and contacted Sovereign Lending concerning a payoff on last month. It was then that I was informed of a ballooned payment. This information was not provided to me before signing any documents. It was then that I was turned over to the finance department to sort out this matter. After discussing this with Sovereign Lending's finance department, I was told that after the final payment in March, we would then owe a ballooned payment amounting to \$5,400. The interest is calculated to 180% which would leave me with the paid balance of well over \$14,000 on a loan that was only \$4,900. That is extremely unreasonable and usury. I had requested a copy of the original Title Loan documents that I signed and received a new loan document titled, Pawn Loan Receipt, in which I have never seen and does not have my signature. I feel this company is trying to take advantage of my family and I being that I owe no more money. Upon finding out about this, I decided to search for reviews regarding Sovereign Lending and found dozens on RipOff Report. From the reviews that I have read, it seems as though this has become a common practice for the loan company. I'm submitting this letter to you for your help in resolving this matter and to stop this from happening to others. I appreciate any and all help. Sincerely, ██████████

- 
- [True] Check if this referral is just to give us information and you do not need us to respond to you directly.
  - [True] Check if you want to send documentation. After you submit this form you will be provided with a postal mail address, and facsimile number, to which you may send documents.
  - [False] Check if you want to sign up for the Consumer Protection Listserv.
  - [False] Check if you want to sign up for the AG Press Release Listserv.
  - [False] Check if you want to sign up for the Attorney General Opinions Listserv.

---

(\*) I certify that the information on this form is true and accurate to the best of my knowledge.  
(\*) I consent to releasing to the Michigan Attorney General any information or document relative to the investigation of this complaint. By checking this box, I also certify that I have had the opportunity to review the Michigan Attorney General Privacy Policy before submitting this complaint.

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# Michigan Office Of Attorney General Consumer Complaint Form

Web Complaint Number: 2015-cp10211552621-A

Submitted: 10/21/2015 3:52:03 PM

## Consumer Information

Your Last Name: [REDACTED] First Name: [REDACTED] ML:  
Your Street Address: [REDACTED] City: Jonesville  
Your State: MI Zip Code: 49250  
Your County:  
Your Home Phone: Your Work Phone: Ext.:  
Fax Number: E-mail Address:  
Are you a veteran or active-duty service member?

## Primary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainee Last Name: Complainee First Name:  
Company Name: Autoloans Llc  
Street Address: Po Box 11 City: Rarotonga  
State: FL Zip Code: 90983  
County: Phone:  
Fax Number: E-mail Address:  
Web Site Address: Product Offered: Title loan  
Primary Jurisdiction: None

## Secondary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainee Last Name: Complainee First Name:  
Company Name: City:  
Street Address: Zip Code:  
State: MI Phone:  
County: E-mail Address:  
Fax Number:  
Web Site Address:

## Motor Vehicle Warranty Complaint Information

Vehicle Make, Model, and Year:  
Vehicle VIN No.:

## Complaint Information

Incident Date/Time: 10/21/2015 1:00:00 AM  
Incident Location:  
Approximate Monetary Value:  
Did you sign a contract?  
Where did you sign this contract?  
Is a court action pending?  
Do you have an attorney representing you on this matter?  
Are you willing to testify in court regarding this complaint?  
Did you complain directly to the business?  
What was the response from the business?

If no complaint was given to the business directly, why?

Was this complaint filed with any other agencies?

Do you think were targeted for unfair treatment due to your status as a veteran or active-duty service member?

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### Complaint Detail/Inquiry Information

I took out a 1800 title loan Dec 2014. I have pd 301/ month since January and was just to payoff is 2035 but including payments I have pd 2107. The loan should be pd off.

---

[False] Check if you want to send documentation. After you submit this form you will be provided with a postal mail address, and facsimile number, to which you may send documents.

[False] Check if this referral is just to give us information and you do not need us to respond to you directly.

[False] Check if you want to sign up for the Consumer Protection Listserv.

[False] Check if you want to sign up for the AG Press Release Listserv.

[False] Check if you want to sign up for the Attorney General Opinions Listserv.

---

(\*) I certify that the information on this form is true and accurate to the best of my knowledge.

(\*) I consent to releasing to the Michigan Attorney General any information or document relative to the investigation of this complaint. By checking this box, I also certify that I have had the opportunity to review the Michigan Attorney General Privacy Policy before submitting this complaint.

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# Michigan Office Of Attorney General Consumer Complaint Form

Web Complaint Number: 2015-cp05291415307-A

Submitted: 5/29/2015 2:15:02 PM

## Consumer Information

Your Last Name: [REDACTED] First Name: [REDACTED] ML: [REDACTED]  
Your Street Address: [REDACTED] City: Pontiac  
Your State: MI Zip Code: 48341  
Your County: Oakland  
Your Home Phone: [REDACTED] Your Work Phone: [REDACTED] Ext.:  
Fax Number: [REDACTED] E-mail Address: [REDACTED]  
Are you a veteran or active-duty service member? False

## Primary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainees Last Name: Complainees First Name:  
Company Name: Sovereign Lending Solutions  
Street Address: P.O. Box 477 City: Baton Raton  
State: FL Zip Code: 33429  
County: Phone: 8552213282  
Fax Number: E-mail Address:  
Web Site Address: Product Offered: High Interest Title Loans  
Primary Jurisdiction: None

## Secondary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainees Last Name: Complainees First Name:  
Company Name: City:  
Street Address: Zip Code:  
State: MI Phone:  
County: E-mail Address:  
Fax Number:  
Web Site Address:

## Motor Vehicle Warranty Complaint Information

Vehicle Make, Model, and Year:  
Vehicle VIN No.:

## Complaint Information

Incident Date/Time: 12/30/2014 1:00:00 PM  
Incident Location: Pontiac, MI  
Approximate Monetary Value: 3000  
Did you sign a contract? True  
Where did you sign this contract? At home  
Is a court action pending? False  
Do you have an attorney representing you on this matter? False  
Are you willing to testify in court regarding this complaint? True  
Did you complain directly to the business? True

What was the response from the business? No response  
if no complaint was given to the business directly, why?

Was this complaint filed with any other agencies? False

Do you think were targeted for unfair treatment due to your status as a veteran or  
active-duty service member? False

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### Complaint Detail/Inquiry Information

I unfortunately sold my soul for \$3,000. Originally I had dealt with Title Loan America but I started worrying when I sent to payments and they continued to harass me. When I questioned them about the harassment and why they would call my job and cellphone numerous times the customer service reps would laugh and sometimes hang up and then call back, but it would be a different person on the line. I lost my job so I fell behind in payments. I've requested my contract several times to which I've never received originally so I could know what my options were, since I could never get an answer over the phone. Then, as we all know, because we're all in this situation, life happens and I missed 2 payments, all the while staying in contact with this RIPOFF SCAM COMPANY and it's insulting employees, my vehicle was repossessed. Please HELP.

---

[True] Check if you want to send documentation. After you submit this form you will be provided with a postal mail address, and facsimile number, to which you may send documents.

[False] Check if this referral is just to give us information and you do not need us to respond to you directly.

[False] Check if you want to sign up for the Consumer Protection Listserv.

[False] Check if you want to sign up for the AG Press Release Listserv.

[False] Check if you want to sign up for the Attorney General Opinions Listserv.

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(\*) I certify that the information on this form is true and accurate to the best of my knowledge.

(\*) I consent to releasing to the Michigan Attorney General any information or document relative to the investigation of this complaint. By checking this box, I also certify that I have had the opportunity to review the Michigan Attorney General Privacy Policy before submitting this complaint.

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LAC VIEUX DESERT  
OFFICE OF THE GENERAL COUNSEL

P.O. BOX 249 • WATERSMEET, MI 49969  
(800) 358-4577; ext. 4132

DEPT. OF ATTORNEY GENERAL  
RECEIVED

SEP 24 2015

CONSUMER PROTECTION  
DIVISION

September 21, 2015



NOISIM  
CONSUMER PROTECTION

SEP 24 2015

RECEIVED  
DEPT. OF ATTORNEY GENERAL

Michigan Department of Attorney General  
Consumer Protection Division  
P.O. Box 30213  
Lansing, MI 48909

Re: [REDACTED] AG No. 2015-cp05291415307-A

Dear Sir/Madam:

The Lac Vieux Desert Band of Lake Superior Chippewa Indians ("Tribe") Tribal Financial Services Regulatory Authority ("TFSRA") has reviewed your August 12, 2015 correspondence detailing a consumer complaint from [REDACTED], AG No. 2015-cp05291415307-A. I represent the TFSRA and have been asked to respond to your inquiry.

From [REDACTED] complaint, the TFSRA understands that [REDACTED] concerned with recent collection efforts on her short-term loan. [REDACTED] believes that Sovereign Lending Solutions, LLC ("SLS") is making aggressive and improper collection efforts.

The TFSRA has been working with states and consumers to address concerns about loans issued by Sovereign Lending Solutions, LLC ("SLS") with issue dates before April 2014. I would like to work with you to resolve [REDACTED] concerns. I would also like to take this opportunity to provide you with information that may be helpful to address future consumers' concerns about dated SLS loans.

As a brief background, SLS was a wholly owned and operated economic arm of the Tribe. However, by May 2014, SLS ceased operations, relinquished its Tribal consumer financial services license, and assigned its assets to Management Solution, LLC, a non-tribal company. Then, SLS dissolved on September 15, 2014. The TFSRA has since learned that the loans and assets assigned to Management Solutions, LLC, are now likely held by Car Loan, LLC, a company operating at P.O. Box 11, Rarotonga, Cook Islands, and whose customer service representatives are available at (855) 221-3282.



September 21, 2015  
Page 2

Because SLS is dissolved and not operating in any capacity, any collection efforts on [REDACTED] loans are not from SLS or the Tribe. Also, SLS and the Tribe do not have any interest in [REDACTED] loan and will not make any effort to collect from her in the future.

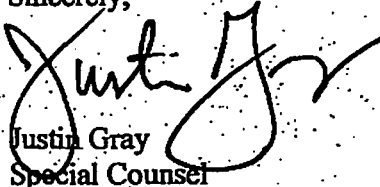
The Tribe is a leader in the Tribal consumer financial services industry in part because of its commitment to consumer protection by its Tribal financial services licensees and the TFSRA. The Tribe has distinguished its Tribal consumer financial services from illegal lending schemes and strives to ensure consumer protection with full disclosure.

I hope this information is sufficient to allow your office to resolve [REDACTED] concerns. If the TFSRA may assist [REDACTED] further, you may reach the TFSRA at [tfsra@lvdtribal.com](mailto:tfsra@lvdtribal.com), or by mail:

Lac Vieux Desert Band of Lake Superior Chippewa Indians  
Tribal Financial Services Regulatory Authority  
N5384 US 45, Room 200  
P.O. Box 249  
Watersmeet, MI 49969

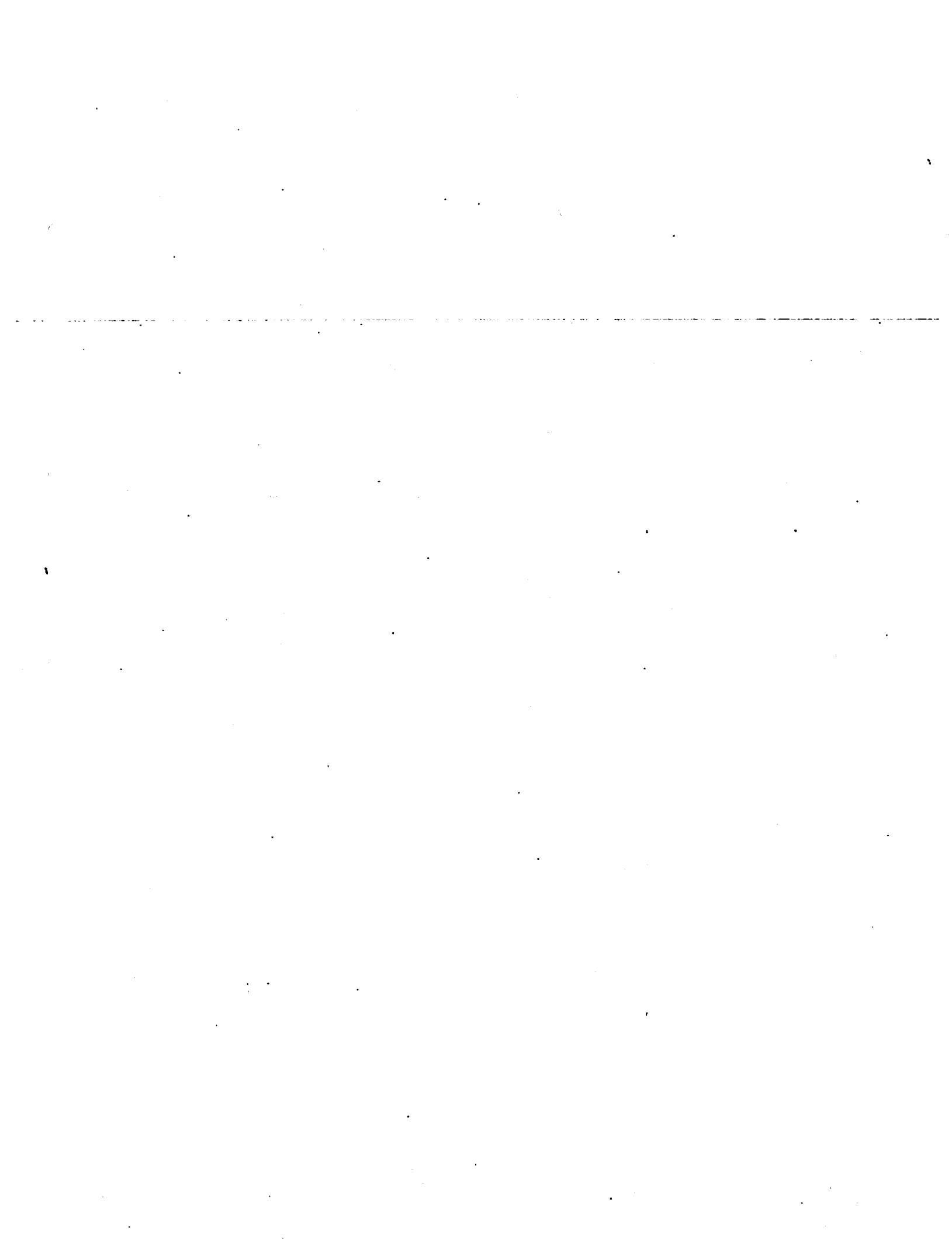
If it is convenient, I may be contacted directly at [jgray@rosettelaw.com](mailto:jgray@rosettelaw.com), at (269) 283-5005, or at the mailing address above. Thank you for contacting the TFSRA with this matter.

Sincerely,



Justin Gray  
Special Counsel

cc: Tribal Council  
General Counsel



**CONSUMER PROTECTION DIVISION - COMPLAINT COVER SHEET**

**Complaint No:** 2015-0109596-A

**Request Date:** 05/07/2015

**Complainant Name:** [REDACTED]  
Saginaw MI 48603

**Complainant E-mail:**

**Subject of Complaint:** Autoloans LLC  
\*\*\* [REDACTED] \*\*\*  
1930 Village Center  
Las Vegas NV 89134

**Violation Code:**

**IC Code:**

**Sought:**

HANDLER	ACTION	DESCRIPTION OF ACTION	DATE



MICHIGAN DEPARTMENT OF ATTORNEY GENERAL

CONSUMER COMPLAINT/INQUIRY FORM

Dept. of Attorney General  
Consumer Protection Division  
MAY 07 2015

Please be aware of the following:

- Complaints and inquiries become public records when they are submitted to the Attorney General's office, and under the Michigan Freedom of Information Act, copies may be subject to disclosure to anyone who asks for them.
- A copy of the complaint may be sent to the business against whom the complaint is issued. An accurate company Fax number will expedite processing.
- A copy of the complaint may be sent to other governmental agencies.
- Please be particularly cautious with information containing your Social Security number, credit card account numbers, etc. for security purposes. If you believe it is necessary to submit such information, you should mail that information and the corresponding complaint.

RECEIVED

Consumer Information

Your Last Name: [REDACTED] First Name: [REDACTED]  
Your Street Address: [REDACTED] City: SAGINAW  
Your State: Mich Zip Code: 48603  
Your County: [REDACTED]  
Your Home Phone: [REDACTED] Work Phone: \_\_\_\_\_  
Fax Number: \_\_\_\_\_ E-mail Address: [REDACTED]

Primary Company or Person Your Complaint Is About

Company Name: Auto loan L.L.C.  
Street Address: 6170 Westlake MEAD BIV. City: LAS VEGAS  
State: NEVADA Zip Code: 89108  
County: \_\_\_\_\_ Phone: 855-556-2489  
Fax Number: \_\_\_\_\_ E-mail Address: \_\_\_\_\_  
Website Address: \_\_\_\_\_

---

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**Secondary Company or Person Your Complaint Is About**

Company: Name: \_\_\_\_\_

Street Address: \_\_\_\_\_ City: \_\_\_\_\_

State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax Number: \_\_\_\_\_ E-mail Address: \_\_\_\_\_

Web Site Address: \_\_\_\_\_

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**Complaint Information**

Is Your Complaint About A Bill? Yes  No

If So, Please Provide A Copy.

Approximate Monetary Value: \$ \_\_\_\_\_

Did You Sign A Contract?: Yes  No

Where Did You Sign This Contract: IN FedEX OFFICE

Is A Court Action Pending?: Yes  No

Do You Have An Attorney  
Representing You On This Matter?: Yes  No

---

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**Motor Vehicle Warranty Complaint Information**

If your complaint involves motor vehicle manufacturer warranties or non-dealer service contracts, please fill out this section. Most other auto-related complaints, including dealer complaints and complaints concerning automotive repairs and repair facilities, must be filed with the Department of State's Bureau of Information Security, Regulatory Monitoring Division: 1-888-767-6424.

Vehicle Make, Model and Year: \_\_\_\_\_

VIN No.: \_\_\_\_\_

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**Complaint Detail/Inquiry Information**


Describe your problem, what attempts you have made to correct it, and how you would like to have the problem resolved. Use additional sheets if necessary.

I [REDACTED] took out a title loan on 2002  
Chevy Avalanche For \$1000, 11-19-2014, THE CONTACT PERSON  
WAS GLEN STEPHENS, OF AUTO LOAN INC. MR. STEPHENS  
SAID MY REPAYMENT WOULD BE \$1,312.00 AND WOULD

Send Contract in mail. The borrowed money  
was put into my Acc. - Credit Union. 12-2-2014  
Repayment was \$217.80 for 6 months. I made  
1st Repayment, money order to address given me.  
I took money order to one stop mailing  
FedEx store, and let them send it in 1/1/15  
I called Auto loan about a week later to  
make sure my money order got to them and  
to find out that it did not. So I went  
back to FedEx to trace it, and they told  
me, that the people they sent it to, had  
to sign for it, so they must have it.  
This is what I told the people of Auto,  
In the process of tracking this money  
order, I did not want to take the  
chance of losing any more, I allowed  
the company to take the money out of  
my S.S. check. They received 3 payments  
out of my funds besides the money order  
they say they never received. I called  
Auto loan 4 times to get something of a contract  
and payoff amount in the mail, and  
they told me they don't send out mail.  
I did not understand that so I asked to  
speak to manager. John was his name  
John wasn't very polite, he was nasty.

- And Rude, during our conversation  
After His Rudeness, I told him, I think  
he was pulling A-SCAM, and then he  
went ballistic and said he no longer  
want to do business with me, and  
Hung up. He pulled my truck 4-28-20

All I wanted was a contract to the  
transaction of my truck and payoff and  
unt. I NEVER SAID I WASN'T GOING TO  
PAY MY BILL, NOT ONCE. I STOPPED  
MY REPAYMENT OUT OF MY CHECK, BUT  
I STILL WAS GOING TO REPAY MY NOTE BY  
A THIRD PARTY ON ANOTHER WAY. PLEASE  
HELP ME RECOVER MY TRUCK.



FedEx Ship Manager  
Shipment Receipt

From:  
WESTOPBUSINESSCENTER  
WESTOPBUSINESSCENTER  
24 COURT ST

To:  
AUTO LOAN LLC

6170 WESTLAKE MEAD BLV.

LAS VEGAS  
NV  
89108 US

Tax ID/EIN

Return Address:

Saginaw  
MI  
48603

Saginaw

48602  
(89) 607-1155

Date: 01/02/2015  
Tracking Numbers: 596914316980  
Service Type: FedEx Ground Service  
Package Type: Your Packaging  
Special Handling:  
Number of Packages: 1  
Weight: 1.00 LBS  
Dimensions: 11 x 9 x 1 inches  
Declared Value: 0.00

Bill Shipment to: Sender  
Account #: [REDACTED]  
Courtesy Rate: 7.00  
Total Surcharge: 0.40  
Handling Charge: 1.9  
Total Customer Charge: 8.90  
Reference:  
P.O. #: 52  
Invoice #:  
Shipment ID:  
Dept/Notes:  
Hold at Location: NO

Kimmy

PAYMENT DEPT.

Product Shipment: N

TERMS AND CONDITIONS

For complete terms and conditions see the FedEx Ship Manager License

Agreement to Terms. By giving FedEx Your shipment, You agree to be bound by the terms and conditions specified in this document, the FedEx Service Guide and the FedEx Ship Manager License You previously executed, all of which are incorporated here in by reference, for carriage of the shipment via FedEx delivery services to destinations located outside the United States. If there is a conflict between this document and the FedEx Ship Manager License, the FedEx Service Guide ('Service Guide') or the Standard Condition of Carriage (which are available upon request from FedEx), then in effect, the Service Guide or Standard Conditions will control, as applicable.

Customs Clearance. You hereby appoint FedEx as Your agent solely for the performance for customs clearance and certify FedEx as the nominal consignee for the purpose of designating a customs broker to perform customs clearance. In some instances, local authorities may require additional documentation confirming FedEx's appointment. It is your responsibility to provide proper documentation and confirmation, where required.





FedEx Ground  
P.O. Box 108  
Pittsburgh, PA 15230-0108

February 11, 2015

Dear Customer:

The following is the proof-of-delivery for tracking number **596914316980**.

**Delivery Information:**

<b>Status:</b>	Delivered	<b>Delivery location:</b>	6170 W LAKE MEAD BLVD
<b>Signed for by:</b>	M LAYALA		Las Vegas, NV 89108
<b>Service type:</b>	FedEx Ground	<b>Delivery date:</b>	Jan 8, 2015 13:19

*M. Layala*

M. LAYALA  
4/09, 12:18, 1 Del, 0 NonDel

**Shipping Information:**

<b>Tracking number:</b>	596914316980	<b>Ship date:</b>	Jan 2, 2015
		<b>Weight:</b>	1.0 lbs/0.5 kg

<b>Recipient:</b>	<b>Shipper:</b>
AUTO LOAN LLC	ONESTOPBUSINESSCENTER
6170 WESTLAKE MEAD BLV.	ONESTOPBUSINESSCENTER
LAS VEGAS, NV 89108 US	1224 COURT ST
	Saginaw, MI 48602 US

**Purchase order number** 52

Thank you for choosing FedEx Ground.

FedEx Worldwide Customer Service  
1.800.GoFedEx 1.800.463.3339

1930  
Dillise Center  
Circle  
3-4573 NAV  
has VAs  
89134

*Maia*

ACT 401059 LOC 000000 DT 010115 \$217.50 2HUNDRED17DOLLARS AND 50CENTS

Payable to:  
For this money order account, it MUST be cashed with ALL necessary documents, including the original Money Order before paying it to the cashier.  
PURCHASE AGREEMENT: You the purchaser agree that Western Union Financial Services Inc. (WUFSI) need not stop payment on, or change, or refund a lost or stolen Money Order unless: (1) you do in the face of the Money Order at the time of purchase, and (2) you report the loss of that Money Order to WUFSI in writing immediately, and (3) you provide WUFSI with the original Money Order receipt issued by Western Union Financial Services Inc., Englewood, Colorado. For customer service, call 1-800-858-2222.

\* 17118088776 \*



80155

LOAD THIS DIRECTION, THIS SIDE UP

613592

CUSTOMER'S ORDER NO.	DATE
[REDACTED]	12/2/20
NAME	[REDACTED]
ADDRESS	[REDACTED]
CITY, STATE, ZIP	SAY: MI 48603
SOLD BY	CASH C.O.D. CHARGE ON ACCT. MDSE. RETD. PAID OUT

QUAN.	DESCRIPTION	AMOUNT
1	1 EXPRESS	
2	TRUCK # 7720 0440	
3	1825	
4		
5		
6		
7	One Stop	
8	BUSINESS	
9	Center	
10		
11		
12		

RECEIVED BY *Alinda Case*

KEEP THIS SLIP FOR REFERENCE

613592

CUSTOMER'S ORDER NO.	DATE
[REDACTED]	11/25/14
NAME	[REDACTED]
ADDRESS	[REDACTED]
CITY, STATE, ZIP	SAY: MI 48603
SOLD BY	CASH C.O.D. CHARGE ON ACCT. MDSE. RETD. PAID OUT

QUAN.	DESCRIPTION	AMOUNT
1	1 Envelope	
2	Express	
3		
4	TRK#	
5	7719 5269 0605	
6		
7		
8	One Stop Bus	
9		
10		
11		
12		

RECEIVED BY *R. Mcker*

KEEP THIS SLIP FOR REFERENCE



We have sent you a GPS Vehicle Tracking Device via FedEx.

**Once installed, the GPS unit will automatically verify the VIN and ensure it has been installed in the correct vehicle.**

**Please be aware: removal of the GPS unit constitutes a voluntary default of the loan and we will be notified immediately.**

The GPS Vehicle Tracking Device is very easy to install:

1. Locate the OBD port underneath your vehicle's dashboard
2. Insert the Vehicle Tracking Device into your vehicle's OBD port.
3. Drive your car for 5 to 10 minutes.
4. Park your car under open air. DO NOT park in a garage or car port.
5. Thirty minutes after installing the Vehicle Tracking Device, call 1(855) 556-2489 to notify of installation.

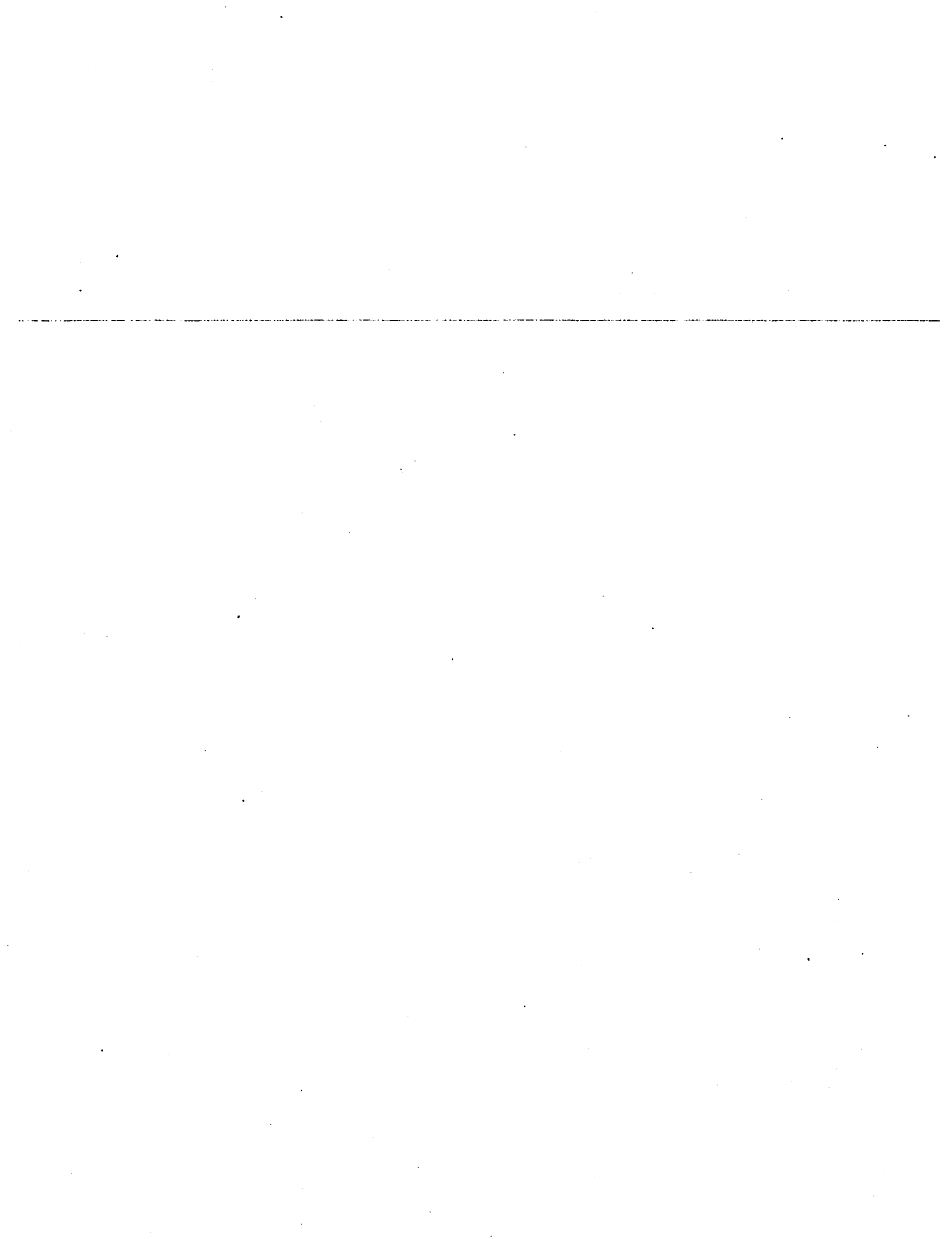
You can also click on the link below for an instructional installation video:

<http://www.youtube.com/watch?v=U9pccEPJXvM>

(This video is only 44 seconds long)

Rowi

onestopbusinesscenter@yahoo.com



# Michigan Office Of Attorney General Consumer Complaint Form

Web Complaint Number: 2014-cp10161351681-A

Submitted: 10/16/2014 1:51:23 PM

## Consumer Information

Your Last Name [REDACTED] First Name [REDACTED] MI: [REDACTED]  
Your Street Address: [REDACTED] City: Westland  
Your State: MI Zip Code: 48186  
Your County: Wayne  
Your Home Phone: [REDACTED] Your Work Phone: Ext.:  
Fax Number: E-mail Address: [REDACTED]  
Are you a veteran or active-duty service member?

## Primary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainees Last Name: Complainees First Name:  
Company Name: Auto Loan Llc City: Las Vegas Nv  
Street Address: 6170 W Lake Mead Zip Code: 89108  
State: MI Phone: 8555562489  
County: Outside Michigan E-mail Address:  
Fax Number: Product Offered: title loans  
Web Site Address:  
Primary Jurisdiction: None

## Secondary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainees Last Name: Complainees First Name:  
Company Name: City:  
Street Address: Zip Code:  
State: MI Phone:  
County: E-mail Address:  
Fax Number:  
Web Site Address:

## Motor Vehicle Warranty Complaint Information

Vehicle Make, Model, and Year: 2007 dodge durango  
Vehicle VIN No.: 1d8hb48p77f52 [REDACTED]

## Complaint Information

Incident Date\Time: 9/2/2014 3:00:00 PM  
Incident Location: 28961 oakwood inskter mi 48141  
Approximate Monetary Value: 10,000  
Did you sign a contract? True  
Where did you sign this contract? through email  
Is a court action pending? True  
Do you have an attorney representing you on this matter? False  
Are you willing to testify in court regarding this complaint? True  
Did you complain directly to the business? True

What was the response from the business? go get money

If no complaint was given to the business directly, why?

Was this complaint filed with any other agencies? True

Do you think were targeted for unfair treatment due to your status as a veteran or active-duty service member? False

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### Complaint Detail/Inquiry Information

on 8-1-2014 I requested a title loan from a online companies and they advise me that I can borrow the money but they would have to mail me a gps to go on my truck until the loan was paid back. my first payment was due on 9-5 2014 and upon paying my first payment with my credit card like it was told to me I was told they processing machine was down and that I had to mail the payment in so I went to money order and got a money order and mailed it out to them. the called and stated they did not receive the payment and one week later they came and took my truck and ask ,e to wire them 5000 to get my truck back. I didn't have the money and one month later I receive a abandoned vehicle letter in the mail that my truck was put in the system under jurisdiction on 10-8 2014 and the letter states that I abandoned my truck since 5-13-2014 which is not true I had a car accident that day and I was giving back my truck my dhs worker paid to get my truck fix and I received my truck back 3 weeks later and on 7-15-2014 I had a different accident and I had full coverage insurance and my truck was fix and giving back to me on 8-17 2014 from concept collision and on 9-1-2014 the loan people came and took my truck from me these guys are bbb I have a fraud case with the Inkster pd they told me they sold my truck on 10-6-2014 and my truck was entered into abandoned on 10-8-2014 I went to the secerty of state on 10-15-2014 and I am still the title owner to my trck these guys are running a big scam and 7 ds towing don't have my truck no one knows where it is . im faxing more info. customerservice@autoloans-llc.com the email they email me from

---

[False] Check if you want to send documentation. After you submit this form you will be provided with a postal mail address, and facsimile number, to which you may send documents.

[False] Check if this referral is just to give us information and you do not need us to respond to you directly.

[False] Check if you want to sign up for the Consumer Protection Listserv.

[False] Check if you want to sign up for the AG Press Release Listserv.

[False] Check if you want to sign up for the Attorney General Opinions Listserv.

---

(\*) I certify that the information on this form is true and accurate to the best of my knowledge.

(\*) I consent to releasing to the Michigan Attorney General any information or document relative to the investigation of this complaint. By checking this box, I also certify that I have had the opportunity to review the Michigan Attorney General Privacy Policy before submitting this complaint.

---

# Fax

To: Attorney General  
From: [REDACTED]  
Fax: 617-241-3771  
Pages: 11  
Phone: [REDACTED]  
Date: 10/16/2014  
Re: CP10161346598-ACC

Urgent     For Review     Please Comment     Please Recycle

• Comments:

Please Let me know when received.





**REINSTATEMENT/REDEMPTION AMOUNT**

2 messages

Customer Service <customerservice@autoloans-llc.com>  
Reply-To: customerservice@autoloans-llc.com  
To: [Redacted]

Fri, Aug 29, 2014 at 3:10 PM

Here are the figures you requested.

- 1. Reinstatement Amount \$1741.30
- 2. Redemption Amount \$3043.30

To: customerservice@autoloans-llc.com

Sat, Aug 30, 2014 at 10:18 AM

Jsmith2@cityofinkster.com

[Quoted text hidden]

<https://mail.google.com/mail/u/0/?ui=2&ik=45f34ac642&view=pt&q=from:customerservice%40...> 9/2/2014





**INKSTER PD**  
27301 S RIVER PARK DR  
INKSTER MI 48141  
313-563-9850



**Case Report**

**Administrative Details**

CR No <b>140011029</b>	Subject <b>2699 - Fraud (Other) [26001]</b>
Report Date/Time <b>09/01/2014 00:1</b>	Occurrence Date/Time <b>08/29/2014 15:00</b>
Location <b>28981 OAKWOOD</b>	Call Source <b>TELEPHONE</b>
Dispatched Offense <b>2699 FRAUD</b>	Verified Offense <b>2699 Fraud (Other)</b>
County <b>82 - Wayne</b>	City/Twp/Village <b>84 - Inkster</b>
Division <b>Patrol</b>	

**Action Required**

- |  |                                      |
|--|--------------------------------------|
| <input type="checkbox"/> Arrest warrant    | <input type="checkbox"/> Review only |
| <input type="checkbox"/> Search warrant    | <input type="checkbox"/> Forfeiture  |
| <input type="checkbox"/> Juvenile petition | <input type="checkbox"/> Other       |

customerservice@auto loans-llc.com

4 April

Gmail

compose

Inbox (1,697)

Starred

Important

Chats

Sent Mail

Drafts (45)

All Mail

Spam (1,104)

Trash

Circles

Search people

Michelle Kalbus

Auto loans LLC

collections@on

Customer support

Documents

DAVrubi@gardn

doane@holand

plomin@stanc

Stephanie Boych

todd@stewirt

Billing Address / [redacted] 3122985

Inbox #

Customer Service <customerservice@auto loans-llc.com>  
to me

Here is the billing address to send your Money Order.  
6170 W. Lake Mead Blvd. #44573  
Las Vegas, NV 89108

Your account number is 3122985 please attach with Money Order when sending payment.

Thank you,

Auto loans, LLC  
Customer Service  
customerservice@auto loans-llc.com

to Auto loans

lsmith@chevyfin.com

Customer Service <customerservice@auto loans-llc.com>  
to me

From: [redacted]  
Sent: Saturday, August 30, 2013 1:22 PM  
To: Auto loans LLC  
Subject: Re: Billing Address [redacted] 3122985

Michigan Department of State  
NOTICE OF ABANDONED VEHICLE

PROOF OF NOTICE CERTIFICATE

I certify that I am eighteen years of age or older, and that on this date the Department served a copy of this original Notice of Abandoned Vehicle and Petition for Hearing on Abandoned Vehicle to each party of record by United States mail from Lansing, Michigan, as provided in Section 212 of the Michigan Vehicle Code (MCL 257.212).  
F. Buester

Date of Notice 10/09/2014  
Complaint Number 8234903-67

Court Name 36TH DISTRICT COURT  
Court Address 421 MADISON AVE  
5TH FLOOR  
DETROIT, MI

WESTLAND MI 48186

Our records indicate that you are the titled owner of the vehicle listed below. This is to notify you and any secured party on record that this vehicle was taken into custody as an abandoned vehicle by the law enforcement agency listed below.

Unless this is an unregistered, abandoned, scrap vehicle, you have 20 days from the date of this notice to redeem it by paying the fees and accrued charges to the custodian of the vehicle. The vehicle may be sold at public auction after 20 days. However, if the proceeds from the sale of the vehicle do not satisfy the towing fees and accrued daily storage fees, the custodian of the vehicle may collect the balance of those unpaid fees from the last title owner, subject to section 252i.

You may also contest that this vehicle was properly deemed abandoned, removed, or the reasonableness of the towing and daily storage fees by completing the enclosed petition to request a hearing with the court listed above. The petition must be filed with the court by mail or in person within 20 days of the date of this notice. Please refer to the back of this form and the enclosed petition for more information.

**WARNING:** If you do not redeem an abandoned vehicle or request a hearing within 20 days of the date of this notice, the law enforcement agency may transfer ownership of the vehicle and terminate all rights of the owner and any secured parties to the vehicle or to the proceeds of the vehicle sale.

Vehicle Information:

Year Make : Vehicle Identification Number Model and Body Style  
2007 DODGE 1D8HB48P77F5 DURANGO SW

Titled Owner Name and Address:

WESTLAND MI 48186

First Secured Party Name and Address:

AUTOCLOANS ELC  
6170 W LAKE MEAD  
LAS VEGAS NV 89108

Second Secured Party Name and Address:

Law Enforcement Agency Name and Address:

DETROIT POLICE DEPT  
2121 W FORT ST  
DETROIT, MI 48216 ABANDONED VEHICLE TASK FORCE

Date Vehicle Taken Into Custody and Approximate Location From Which Vehicle Taken Into Custody:  
05/13/2014 JAMES CUZENS/ STEEL DETROIT

Custodian-Location Where Vehicle is Held:

SEVEN D TOWING  
5700 E NEVADA  
DETROIT MI 48234

Hello my name is [REDACTED]

I receive a Letter in the mail From the Michigan Department of State. Petition for hearing on Abandoned Vehicle. about my 2007 Dodge Durango. As I start this story from the beginning. On 5/13/2014 I was in a accident and I hit my truck on James Cuzens/steel. Detroit MI. My Truck was not movable and the the Police Towed my Truck to Seven D Towing. Seven D Towing agree that they was able to fix my truck and that my worker. From DHS would pay. My Specialist name is R. Curney - 313-943-5243. Once seven D Towing fix my car I went to go and pick up my truck. about 3 weeks later. once I got my Truck from seven D Towing. I was involve in a car accident on 7/15/2014 with the same truck and my Truck was sent to concept collr in oak park MI but I had full coverage insurance and my insurance company paid close to 3 thousand to fix my truck. Once i got my truck back. It was taken away from me. A couple of weeks before my second accident I was low on money so i used a. title lender to help me with money and I founded this company on line Auto cons llc. i borrowed 1000 from the company and suppose to pay back every month until paid off.



## CONTACT US

### By Phone

Tel: (800) 838-7103  
Ext. 73970

### By E-mail

nicole.snelling@  
libertymutual.com

LM General Insurance Company  
27201 Bella Vista Pkwy  
Ste 400  
Warrenville, IL 60555

Visit us online  
LibertyMutual.com

### About Claims Process

Libertymutual.com/claims-  
insurance/about-claims-process

### Mobile

Scan QR Code with your  
iPhone or Android  
smartphone to download  
the claims app or download  
a free reader app at  
www.l-nigma.mobi

July 28, 2014

[Redacted]  
Westland MI 48186-6228

Insurance: [Redacted]  
Claimant: [Redacted]  
Claim Number: PD000-030188968-03  
Date of Loss: 07/15/2014  
Dear [Redacted]

This letter is to notify you that under the Michigan No Fault Act of 1973 you can pursue a mini-tort claim if you are 50% or less at fault to recover up to \$10,000 for the damages to your vehicle which is not covered by insurance.

In order to assist you in filing the mini-tort claim, we have submitted the declaration page, police report and damage estimate to the insurance carrier for the at fault driver.

The insurance carrier for the other driver will need to speak with you directly to confirm the facts of the accident. In order to expedite the recovery of your mini-tort, please allow 24 hours and then contact the insurance company listed below. If the at fault driver/owner is uninsured, you may pursue your claim in small claims court.

Insurance Company: Progressive  
Phone Number: 1- 800-776-4737  
Their claim number: 142434688  
Claimant: Edward Davis  
Date of Loss: 7/15/2014

If you have any questions or need any assistance, please contact the claims department.

Sincerely,  
Nicole Snelling  
Claims Department



Loan Servicing ... na 05202014.pdf  
from.repossessions@autr

April

Share

## Loan Servicing Solutions, LLC Wiring Instructions

### Beneficiary Information

Beneficiary Institution:	Wells Fargo Bank, NA Portland, OR 97228
Routing #	121000248
Beneficiary Name:	Loan Servicing Solutions, LLC
Beneficiary Account#	1963884380

<https://mail.google.com/mail/u/0/?tab=wm>

9/2/2014

Title Information

VIN	1D8HB48P77F52
Vehicle Year/Make	2007 DODGE
Vehicle Model/Style	DURANGO STA-WAGON S
Title/Title Type	298C2100255 CORR
Vehicle Title Date	07 30 2014

Registration Information

Plate/Plate Type	PC-RENEWAL
Registration Exp. Date	04 14 2015
Driver License	

Owner Information

Name	AUTOLOANS LLC
Address	6170 W LAKE MEAD
City/State/Zip	LAS VEGAS NV 89108

Lease Information

Name	
Address	
City/State/Zip	WESTLAND 48186-5228

Full Response

65927  
A SOS 087B2 45146 10/15/14 2218 MPSCCOMP2.  
MI6302100  
53;1;1D8HB48P77F52  
FOR:BERGERE1 MSP MDT  
OPR:BERGERE1  
TITLE INFORMATION:  
\*TITLE MAILED TO SECURED INTEREST HOLDER\*  
2007 DODGE : 1D8HB48P77F52 29 STA-WAGON S CORR  
07/30/2014 298C2100255 DURANGO 50454 A



WESTLAND 48186-5228  
AUTOLOANS LLC  
6170 W LAKE MEAD 07/29/2014  
LAS VEGAS NV 89108

\*\* 05/13/2014 ABANDONED - CONFIRM WITH ENTERING JURISDICTION MI8234999 \*\*

REGISTRATION INFORMATION:

CEX4942 PC-RENEWAL  
04/14/2015 G-536-069-139-290  
MI SOS  
Query OLN B-536-069-139-290

D.P.D.  
ORL  
TOWED FROM  
JAMES CUBENS/STEEB  
FD's  
10/18/14





7.D' OCA:8234903-67 REF# 41798498

DETROIT POLICE DEPARTMENT THIRD PRECINCT 7310  
WOODWARD MAIN (313)596-5300  
DETROIT, MI 48202 DETECTIVES (313)596-1340

70'S LOT  
313 891-1640

REPORT# \_\_\_\_\_ Report Type: \_\_\_\_\_

Date of Incident: \_\_\_\_\_ Time: \_\_\_\_\_

Officer: \_\_\_\_\_ Badge: \_\_\_\_\_

\*A COPY OF YOUR REPORT WILL BE AVAILABLE WITHIN 5-10 DAYS\*

\*ACCIDENT REPORTS AVAILABLE FOR PURCHASE ONLINE AT

<http://michigan.gov/msp> OR [www.tracview.com](http://www.tracview.com)

The date that I was supposed to pay back the loan they said the processing ~~was~~ was down so mail the payment in ~~an~~ I went to money order sent them the ~~pop~~ money to the Vegas address and thought everything was fine. One week later they came and took my truck and told me I had to pay 1700 to get my truck back and 4500 to get my title back. I told them God was going to help me he said he was not and go get money. I gave it to God. Then I get a letter in mail from State of Michigan saying my truck was abandoned. Which was a lie. because on 5/13/2014 was the reported date and that is the same date my accident. I believe they trying to remove me from the title so they can sell my truck. My name is still on title, ~~and~~ I called the state of Michigan and last activity on title was July, 30, 2014. I have phone calls and more info. When auto club came and got my truck they took it to Vand S. Towing on Dove and Fenkel. and officer was called out to location, no one has my truck I get the run around. T D Towing told me I couldn't even come up there. ~~They~~ I also been getting harrassing phone calls emails and I afraid for my life.

Seven D towing reported the TRUCK ABANDONED in 5/15/2014.  
Some days ago they contacted ~~the~~ The company. Change  
Name. They can see it on ~~the~~ with other complaints.

Scam. They told me it was a title loan. I have

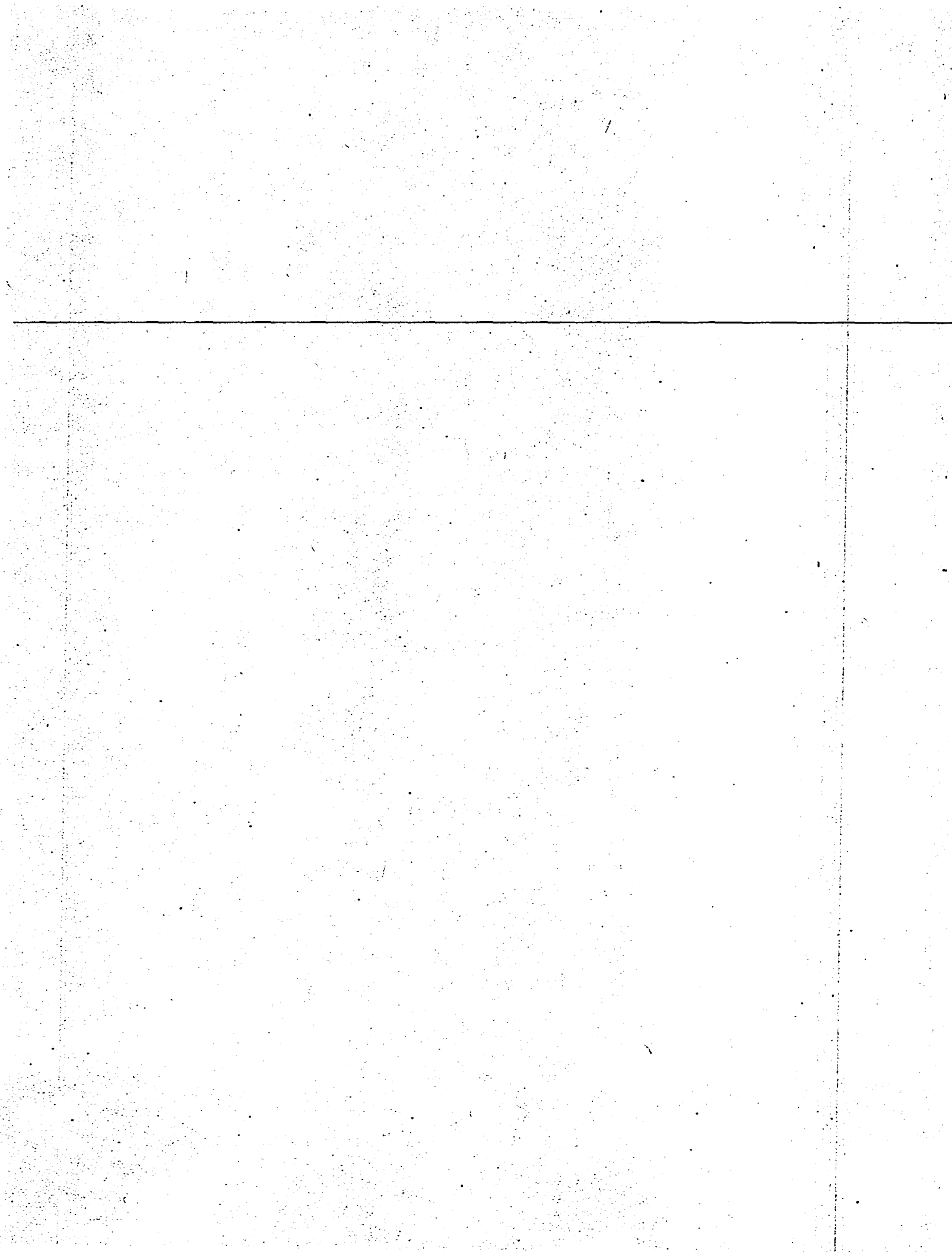
emails and voice recorded calls from this company

if need any more information please call me

They phone number.

V. S. Towing

Auto loan llc 855-556-2489  
855-271-3282



# Michigan Office Of Attorney General Consumer Complaint Form

Web Complaint Number: 2014-cp09281718835-A

Submitted: 9/28/2014 5:18:54 PM

## Consumer Information

Your Last Name: [REDACTED] First Name: [REDACTED] MI: [REDACTED]  
Your Street Address: [REDACTED] City: Holt  
Your State: MI Zip Code: 48842  
Your County: Ingham  
Your Home Phone: [REDACTED] Your Work Phone: [REDACTED] Ext.:  
Fax Number: [REDACTED] E-mail Address: [REDACTED]  
Are you a veteran or active-duty service member? False

## Primary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainee Last Name: Complainee First Name:  
Company Name: Car Loan Llc, Sovereign Lending,  
Title Loan Americ  
Street Address: 1111 Main Street City: Colorado Springs  
State: CO Zip Code: 80919  
County: Outside Michigan Phone: 8552213282  
Fax Number: E-mail Address:  
Web Site Address: www.loancustomer.com Product Offered: title pawn loans  
Primary Jurisdiction: Licensed Business/Person

## Secondary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainee Last Name: Complainee First Name:  
Company Name:  
Street Address: City:  
State: MI Zip Code:  
County: Phone:  
Fax Number: E-mail Address:  
Web Site Address:

## Motor Vehicle Warranty Complaint Information

Vehicle Make, Model, and Year:  
Vehicle VIN No.:

## Complaint Information

Incident Date\Time: 9/28/2014 3:00:00 PM  
Incident Location:  
Approximate Monetary Value: 3000  
Did you sign a contract? True  
Where did you sign this contract? online  
Is a court action pending? False  
Do you have an attorney representing you on this matter? False  
Are you willing to testify in court regarding this complaint? True  
Did you complain directly to the business? True

that if I did not pay all the money I owe on my title loan I am

What was the response from the business?  that if I don't pay all the money I owe on my title pawn loan they would never release the lien in my title or the title itself

If no complaint was given to the business directly, why?

Was this complaint filed with any other agencies?  False

Do you think were targeted for unfair treatment due to your status as a veteran or active-duty service member?  False

---

### Complaint Detail/Inquiry Information

I took out a title pawn loan in January of this year and I was always pretty skeptical of their practices but I was unable to get any other assistance so I got the loan. The loan was for \$1100 and I have paid \$217.80 per month every month for 11 months and then the last is a balloon payment of \$3000. They go by several different names Car Loan Llc and Sovereign Lending Solutions and Title Loan America. Car loan llc is saying that sovereign gave the portfolio over to them but I found a correspondence online saying that is not the case. here is that information Thank you for contacting the Lac Vieux Desert Band of Lake Superior Chippewa Indians ("Tribe") Tribal Financial Services Regulatory Authority ("TFSRA") with your concerns. As you may know, the TFSRA regulates Tribally owned and operated businesses engaged in the provision of consumer financial services and their vendors. You are correct, Sovereign Lending Solutions, LLC ("SLS") ceased lending operations, on April 7, 2014 and transferred all of its assets to Management Solution, LLC.

Management Solution, LLC does not hold a license to engage in consumer financial services in accordance with Tribal law or within the jurisdiction of the Tribe. After reviewing TFSRA records, we have found three (3) addresses associated with Management Solution, LLC. The addresses are as follows: Management Solution, LLC, 951 Yamatto Road, Suite 104, Boca Raton, FL 33431 Management Solution, LLC, 500 NE Spanish River Blvd, Suite 15, Boca Raton, FL 33431 Management Solution, LLC, 433 Plaza Real, Suite 275, Boca Raton, FL 33432 The TFSRA records also show that at one time, Management Solution, LLC had a registered agent: National Registered Agents, Inc., 160 Greentree Dr., Suite 101, Dover, DE 19904. Unfortunately, we do not have current information regarding Management Solution, LLC and are unable to confirm that the addresses provided above remain valid. As to your final concern, the TFSRA has never licensed "Car Loan, LLC," to engage in the provision of consumer financial services or as a vendor to assist with provision of consumer financial services of any tribally owned and operated business. Pursuant to the Tribal Consumer Financial Services Regulatory Code, only entities wholly owned and operated by the Tribe are authorized to engage in consumer financial services or hold a consumer financial service licenses -- and "Car Loan, LLC" is not such a licensee; nor is it a licensed vendor of any such entity wholly owned and operated by the Tribe. Furthermore, "Car Loan, LLC" cannot be doing business with or for SLS because SLS ceased the operation of its tribal lending business effective April 7, 2014. Unfortunately, because the TFSRA has not dealt with "Car Loan, LLC," we are unable to assist you further with regards to its claims. Again, thank you for contacting the TFSRA with your concerns. We hope you found this information helpful. If we can be of any further assistance, please feel free to contact us in the future. I spoke with Jon today and I asked him if I could have a copy of their business license and he said no and I said why not and he said you don't need it. I have already paid them \$1793 and my loan amount was \$1100. I came across some information online about these type of loans and how they are illegal so I wanted him to convince me and all he gave me was his words. He said he doesn't want my car but if I don't pay he will never return my title or release the lien on it. At this point I'm not trying to get out of it I just want to know if they are legally doing this or not. I told Jon I would call on Oct 3rd to make my next payment but because I was not going to set it up right then he said he was going to note my account that I was blatantly refusing to pay my loan and I said I never said that and he said yes you did we went back and forth on this for a while and then he hung up on me. Can you help me to figure this out?

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[False] Check if you want to send documentation. After you submit this form you will be provided with a postal mail address, and facsimile number, to which you may send documents.

[False] Check if this referral is just to give us information and you do not need us to respond to you directly.

[False] Check if you want to sign up for the Consumer Protection Listserv.

[False] Check if you want to sign up for the AG Press Release Listserv.

[False] Check if you want to sign up for the Attorney General Opinions Listserv.

---

(\*) I certify that the information on this form is true and accurate to the best of my knowledge.

(\*) I consent to releasing to the Michigan Attorney General any information or document relative to the investigation of this complaint. By checking this box, I also certify that I have had the opportunity to review the Michigan Attorney General Privacy Policy before submitting this complaint.

---

**AG-COD**

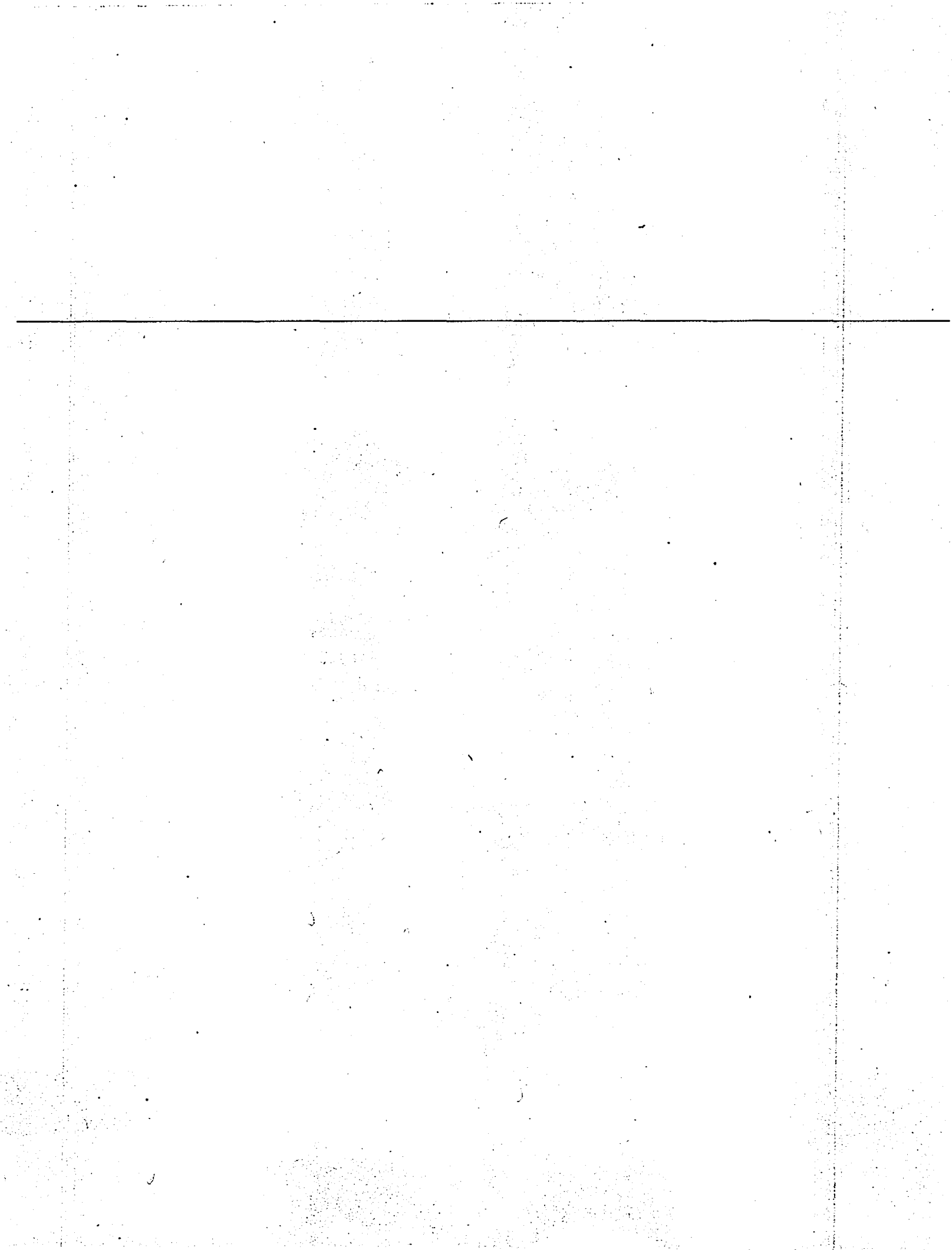
---

**From:** [REDACTED]  
**Sent:** Thursday, October 02, 2014 1:55 PM  
**To:** AG-COD  
**Subject:** Claim#2014-CP09281718835-A

**Claim# 2014-CP09281718835-A**

Hello, I am writing to you today to rescind a complaint I made last week against Sovereign Lending Solutions/CarLoan-LLC. Please be advised that myself and the company have come to a amicable agreement.

Thanks for your help [REDACTED]





# Michigan Office Of Attorney General Consumer Complaint Form

Web Complaint Number: 2014-cp01081323382-A

Submitted: 1/8/2014 1:23:34 PM

## Consumer Information

Your Last Name: [REDACTED] First Name: [REDACTED] ML:  
Your Street Address: [REDACTED] City: West Friendship  
Your State: MD Zip Code: 21794  
Your County:  
Your Home Phone: [REDACTED] Your Work Phone: [REDACTED] Ext.:  
Fax Number: E-mail Address: [REDACTED]

## Primary Company Or Person Your Complaint Is About

Company or Person? Company

Complainee Last Name:

Complainee First Name:

Company Name: Sovereign Lending Solutions Llc DbA Title Loan Arne

Street Address: Po Box 698 Pow Wow Trail

City: Watersmeet

State: MI

Zip Code: 49969

County:

Phone: 8882774818

Fax Number:

E-mail Address: glenn@tlacash.com

Web Site Address: <https://www1.titleloanamerica.com/>

Product Offered: Auto Title Loans

Primary Jurisdiction: None

## Secondary Company Or Person Your Complaint Is About

Company or Person? Company

Complainee Last Name:

Complainee First Name:

Company Name:

Street Address:

City:

State: MI

Zip Code:

County:

Phone:

Fax Number:

E-mail Address:

Web Site Address:

## Motor Vehicle Warranty Complaint Information

Vehicle Make, Model, and Year:

Vehicle VIN No.:

## Complaint Information

Incident Date\Time: 1/2/2014 1:00:00 PM

Incident Location: West Friendship, MD

Approximate Monetary Value: \$3,650

Did you sign a contract? True

Where did you sign this contract? Maryland

Is a court action pending? False

Do you have an attorney representing you on this matter? False

Are you willing to testify in court regarding this complaint? True

Did you complain directly to the business? True

What was the response from the business?

If no complaint was given to the business directly, why?  
Was this complaint filed with any other agencies? True

---

**Complaint Detail/Inquiry Information**

I was approved for an auto title loan on 12/31/13. As per the instructions of the title loan company, I sent my original auto title to them via FedEx. They then informed that they would not be doing business in the Month of January. However, they are holding the title to my car. They are not taking calls now, and I have had no response from my emails about receiving my original title.

---

[False] Check if this referral is just to give us information and you do not need us to respond to you directly.

[True] Check if you want to send documentation. After you submit this form you will be provided with a postal mail address, and facsimile number, to which you may send documents.

[False] Check if you want to sign up for the Consumer Protection Listserv.

[False] Check if you want to sign up for the AG Press Release Listserv.

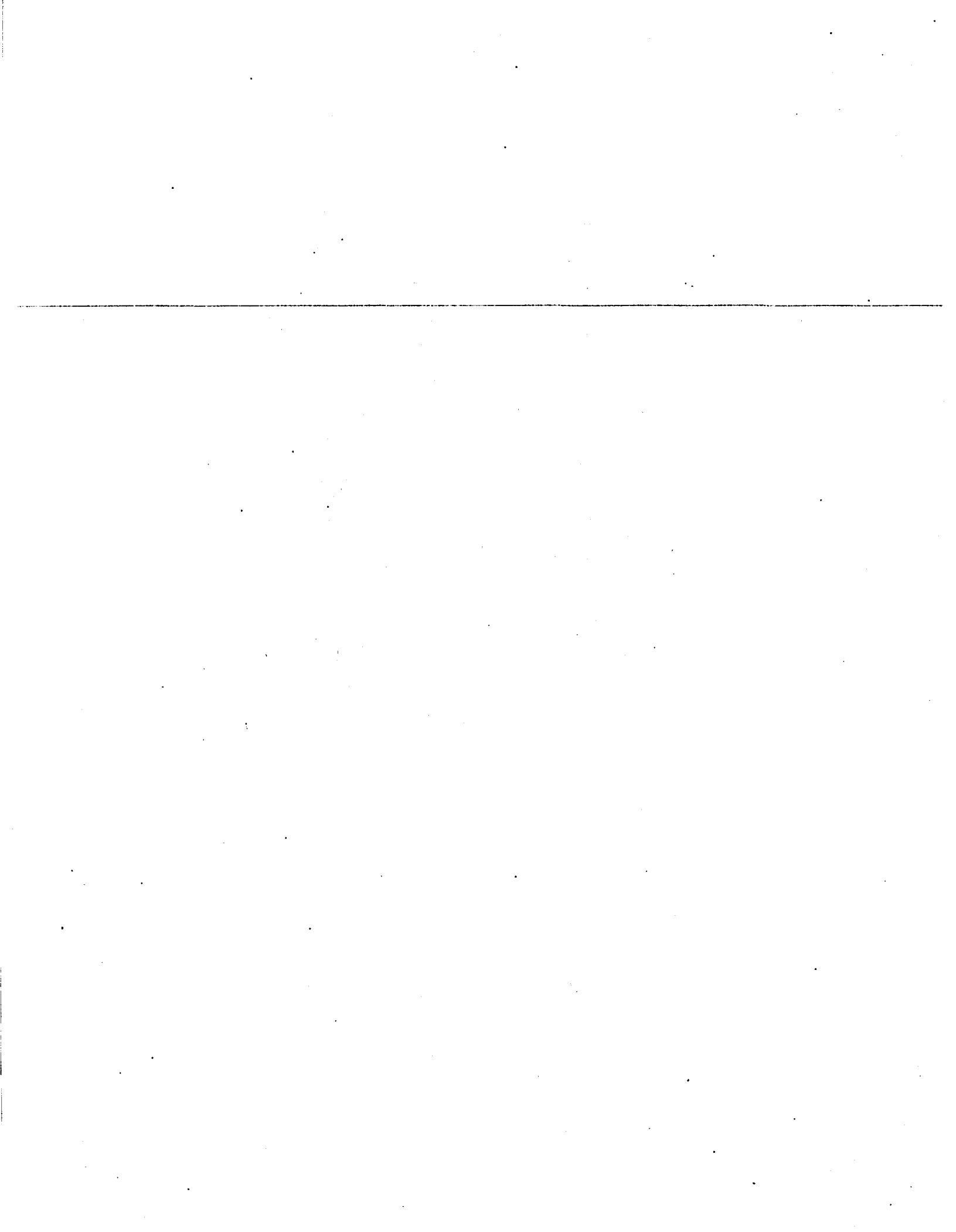
[False] Check if you want to sign up for the Attorney General Opinions Listserv.

---

(\*) I certify that the information on this form is true and accurate to the best of my knowledge.

(\*) I consent to releasing to the Michigan Attorney General any information or document relative to the investigation of this complaint. By checking this box, I also certify that I have had the opportunity to review the Michigan Attorney General Privacy Policy before submitting this complaint.

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# Michigan Office Of Attorney General Consumer Complaint Form

Web Complaint Number: 2014-cp12170850755-A

Submitted: 12/17/2014 8:50:41 AM

## Consumer Information

Your Last Name: [REDACTED] First Name: [REDACTED] M.I.: [REDACTED]  
Your Street Address: [REDACTED] City: Chapel Hill  
Your State: NC Zip Code: 27516  
Your County: Outside Michigan  
Your Home Phone: [REDACTED] Your Work Phone: [REDACTED] Ext.: 111  
Fax Number: [REDACTED] E-mail Address: [REDACTED]  
Are you a veteran or active-duty service member?

## Primary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainee Last Name: [REDACTED] Complainee First Name: [REDACTED]  
Company Name: Sovereign Lending Solutions  
Street Address: Po Box 698 City: Watersmeet  
State: MI Zip Code: 49969  
County: Phone: 8552213282  
Fax Number: E-mail Address: [REDACTED]  
Web Site Address: <https://www.loan-customer.com> Product Offered: car title loans  
Primary Jurisdiction: None

## Secondary Company Or Person Your Complaint Is About

Company or Person? Company  
Complainee Last Name: [REDACTED] Complainee First Name: [REDACTED]  
Company Name: Car Loan Llc  
Street Address: Po Box 11 City: Rarotonga, Cook Islands  
State: Zip Code: [REDACTED]  
County: Outside Michigan Phone: 8552213282  
Fax Number: E-mail Address: [customerservice@carloan-llc.com](mailto:customerservice@carloan-llc.com)  
Web Site Address: <https://www.loan-customer.com>

## Motor Vehicle Warranty Complaint Information

Vehicle Make, Model, and Year:  
Vehicle VIN No.:

## Complaint Information

Incident Date\Time: 6/1/2013 1:00:00 AM  
Incident Location: Chapel Hill, NC  
Approximate Monetary Value: 2800  
Did you sign a contract? True  
Where did you sign this contract? in my home  
Is a court action pending? False  
Do you have an attorney representing you on this matter? False  
Are you willing to testify in court regarding this complaint? True  
Did you complain directly to the business? True

What was the response from the business? not willing to work with consumer  
If no complaint was given to the business directly, why?

Was this complaint filed with any other agencies? True

Do you think were targeted for unfair treatment due to your status as a  
veteran or active-duty service member? False

---

### Complaint Detail/Inquiry Information

I accepted an auto title loan on 6/28/2013 via an internet website from Title Loan America that I learned is actually Sovereign Lending Solutions, LLC doing business as Title Loan America that advertised via TV commercial. I was approved for a \$2,800.00 loan using my 2004 Infiniti G35 4dr Sedan as collateral via a written agreement that was mailed to and signed at my private residence in Chapel Hill, NC and returned via Federal Express to Title Loan America at 2501 N. Federal Highway in Boca Raton, FL. During the application and approval process I communicated with Kelvin Britton (kelvinb@tlacash.com) and Clint Mat at Title Loan America and both representatives informed me that the loan was legal nationwide including in North Carolina because Sovereign Lending Solutions was an entity with sovereign immunity via membership with the Lac Vieux Desert Band Chippewa Indian Tribe. I was also informed that I could repay the loan within 30 days without penalty or interest or I could make monthly payments for one year to repay the loan. I made nine monthly payments between August 2013 and April 2014 totaling \$5,596.32 and when I called the company in May 2014 to schedule a payment I was informed that the company had changed names to Car Loan LLC, but never received any formal written notification that my loan had been purchased or transferred to another entity. I was directed to continue to make my payments and made two more payments in May and June 2014 for a total of \$1,133.56. Then in July 2014 I received a telephone call from a representative at Car Loan LLC asking how I planned on paying off my loan and stated I only had one more payment to make; however was then informed that I had to pay a large balloon payment in the amount of \$3,200 in order for my loan to be paid in full and was informed that my previous payments were only paying off interest and were not being credited toward the principal balance. I informed the representative that I had been misinformed about the loan, but was told I had no choice and I could either make the balloon payment, renew the loan or have my car repossessed. At this time I also learned that the company was now operating outside of the USA in Rarotonga, Cook Islands. On July 23, 2014 I received an email from customerservice@carloan-llc.com stating a new loan had been funded and was provided a new account number, but was never asked to sign a new loan agreement and was informed I did not have to sign a new agreement. I made two additional payments in August and September totaling \$982.28. To date I have paid a total of 7,712.16 for a loan amount of 2,800.00 that is more than 250% compounded interest rate which exceeds the usury rate permitted in North Carolina. I have made several requests for copies of the new loan agreement to no avail and was told by several representatives at Car Loan LLC that the loan remains legal although their offices are located outside the USA because the company has sovereign immunity through the Chippewa Indian Tribe and that if I did not continue to make payments they would repossess my car. The Secretary of State does not have any record of a registered entity approved to operate a business in NC or MI under the names of Car Loan, LLC, Sovereign Lending Solutions, LLC or Title Loan America and I have also received written notification that Sovereign Lending Solutions, LLC, dba Title Loan America, doing business at E23698 Pow Wow Trail, P.O. Box 698, Watersmeet, MI has been dissolved by consent of the member pursuant to Chapter 5, Section 22(A)(2) of the Lac Vieux Desert Band of Lake Superior Chippewa Indians Business Entity Ordinance, as of September 15, 2014. I believe my loan with Sovereign Lending Solutions, LLC was obtained illegally through deceptive and predatory lending practices.

---

[True] Check if you want to send documentation. After you submit this form you will be provided with a postal mail address, and facsimile number, to which you may send documents.

[False] Check if this referral is just to give us information and you do not need us to respond to you directly.

[False] Check if you want to sign up for the Consumer Protection Listserv.

[False] Check if you want to sign up for the AG Press Release Listserv.

[False] Check if you want to sign up for the Attorney General Opinions Listserv.

---

(\*) I certify that the information on this form is true and accurate to the best of my knowledge.

(\*) I consent to releasing to the Michigan Attorney General any information or document relative to the investigation of this complaint. By checking this box, I also certify that I have had the opportunity to review the Michigan Attorney General Privacy Policy before submitting this complaint.

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2

# Pawn Ticket and Agreement

Autoloans, LLC P.O. Box 11  Rarotonga Cook Islands	Consumer (Name, Address, City, State, Zip, telephone): [REDACTED] [REDACTED] Ann Arbor, Michigan 48103 [REDACTED]
--	---

TRUTH - IN - LENDING DISCLOSURES			
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount your credit will cost you.	The amount of credit provided to you.	The amount you will have paid after you have made all payments as scheduled.
247.65%	\$3,901.60	\$1,500.00	\$5,401.60

Payment Schedule		
NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
11	\$316.80	Every 30 days, beginning 30 days from the date of funding
Final Payment	AMOUNT OF PAYMENT	WHEN PAYMENT IS DUE
1	\$1,916.80	360 days from the date of funding

Security Interest: This pawn transaction is secured by your motor vehicle and by your ACH authorization. Prepayment: If you pay off early on loans under \$5,000 you will not have to pay a penalty. On loans of \$5,000 or more if you pay the principal loan amount off or down in the first 60 days a prepayment penalty will be assessed equal to 60 days of interest less any interest already assessed. Late charge: There is a late charge equal to the greater of 5% of the payment amount or \$15.00 for any payment that is late. The late charge may be assessed if your payment is 3 days late. See the terms below for any additional information about nonpayment, default and prepayment refunds.

Itemization of the Amount Financed:	Description of Pledged Motor Vehicle
Amount given to you directly: \$1,500.00	VIN: 1FMCU0C72CKA63843
Amount paid on our prior loan to you: \$0.00	Year: 2012
Amount paid to for: \$0.00	Make/Model/Series: Ford Escape XLS 4D Utility FWD
Plus Tinting Fee: \$0.00	
Plus Processing Fee to us (Prepaid Finance Charge): \$100.00	
Equals "Principal Amount" of your loan: \$1,600.00	
Less Prepaid Finance Charge: \$100.00	
Equals Amount Financed: \$1,500.00	

Definitions: The wording has been kept as clear and simple as possible. Even so, you may have questions. If you do, please call us. In this contract, the word "you" or "your" refers to and includes where appropriate, all person who sign this contract. "We", "us", "our" or "Lender" refer to Autoloans, LLC.

Motor Vehicle Title Pawn: You have agreed to pledge and pawn to Lender your 'Pledged Motor Vehicle' in exchange for the agreed Principal Amount shown above. The Pledged Vehicle includes the motor vehicle described above, the certificate of title to that motor vehicle, and any proceeds, accessories, attachments, accessions, replacements and additions to the motor vehicle, whether added now or later, together with all insurance proceeds and refunds of insurance premiums, if any, and all sums that may be due from third parties who may cause damage to the vehicle or from any insurer, whether due to judgment, settlement or other process. However, the Pledged Motor Vehicle does not include any non-purchase money household goods (as defined in 16 C.F.R. Part 444), or other consumer goods that consumer may acquire more than ten days after giving value unless such consumer goods are installed in or affixed to the vehicle. Except for the pawn interests in Lender's favor, consumer represents that there are no others liens, interests or encumbrances regarding the Pledged Motor Vehicle.

Loan Proceeds: You agree that we may disburse the pawn proceeds as set forth in the itemization of the Amount Financed above, with the amount given to you directly being deposited by us by ACH credit to your designated depository account. You agree to pay a processing fee in the amount shown above. The processing fee is financed as part of the Principal Amount of the loan and accrues interest. The amount of any regular filings fees are covered by the processing fee. You further agree, however, that you will pay any additional filing fees or charges that may arise. In this connection, for example, you agree that we may deduct from the loan proceeds paid directly to you any outstanding traffic tickets, parking tickets, or other charges required by the motor vehicle department.

Possession and Use of Pledged Vehicle: During this transaction, the certificate of title to the Pledged Motor Vehicle shall be maintained in possession of the Lender and the Pledged Motor Vehicle may be maintained in your possession subject to the terms of this Pawn Agreement. Lender is permitted, but not required, to file notice of its pawn interest on the certificate of title or other applicable public filing office without prejudice to the nature of this transaction as a pawn transaction and without being treated as a secured transaction subject to Article 9 of the Uniform Commercial Code or similar statutes. Lender does not have any responsibility or liability whatsoever for the maintenance and use of the Pledged Motor Vehicle, including, without limitation, any damages or injury related to the Pledged Motor Vehicle. You agree not to use the Pledged Motor Vehicle for any illegal purpose. You agree to maintain the Pledged Motor Vehicle in its current condition, reasonable wear and tear excepted. Lender may make adjustments to the amounts you are required to pay if the Pledged Motor Vehicle is not delivered to or recovered by Lender in that condition.

**Your payment schedule and right to redeem the Pledged Motor Vehicle:** You may redeem the Pledged Motor Vehicle by paying to Lender the Principal Amount shown above, plus daily-accrual interest at the rate of 0.6600% per day (equivalent to 240.90% or 241.56% annual interest rate, as applicable), in accordance with the due dates shown in the Payment Schedule above. Upon satisfactory completion of your redemption payment of all amounts owed in good and collected funds, Lender upon request will release the certificate of title to the Pledged Motor Vehicle to you.

**Payments to Lender:** You must pay Lender by (a) ACH debit to your designated depository account or (b) such other method that we may authorize in writing from time to time. Before releasing the certificate of title or releasing any other rights, especially with respect to any redemption after repossession, Lender may require that payment be made in good and collected funds by money order, wire transfer or cashier's check.

**Renewal Policy:** While we are not legally required to do so, we may allow you to renew on the same terms unless you advise us in advance that you plan to pay in full on the final-payment due date. Any renewal is not binding on us unless you satisfy our conditions to renew (e.g., paying accrued charges) and we provide you with written confirmation of renewal. To avoid any misunderstandings, you may not assume that your transaction has been renewed unless you have received written confirmation from Lender.

**Delivery of Pledged Motor Vehicle:** If you do not wish to redeem, then you must advise us in writing before the loans' final-payment due date and immediately deliver the Pledged Motor Vehicle to Lender, in its current condition, reasonable wear and tear excepted, at an address Lender may designate. To avoid any misunderstandings, you may not assume that you have properly made timely and adequate arrangements for delivery of the Pledged Motor Vehicle and satisfaction of your obligations under this Pawn Agreement unless you have received written confirmation from Lender.

**Notice of Expiration of Right to Redeem:** Lender may provide consumer with written notice of consumer's right, if any, to redeem the Pledged Motor Vehicle at any time within 10 calendar days from the date of repossession. Lender may not permit redemption by Consumer. If redemption is permitted a redemption fee equal the greater of 10% of the principal loan amount or \$500.00 will be assessed. This fee does not include any repossession fee or associated fees you may be required to pay.

**Interest accrual:** Interest accrues daily, both prematurity and post-maturity, on amounts due and owing at the rate of 0.6600% per day (equivalent to 240.90% or 241.56% annual interest rate, as applicable) until paid, subject to legal limits, if any. Interest accrues daily based upon when payments are received. This means the amount of accrued interest may be different from the amounts shown in the Payment Schedule above since the Payment Schedule above assumes that payments are made on the scheduled due dates. If you pay early, the amount of accrued interest may be less. If you pay late, the amount of accrued interest may be greater. Any adjustments based your actual payment history will be made in the amount of the final payment.

**Allocation of payments:** Payments are applied first to the accrued interest, next to any late charges or returned item fees, and finally to principal. Any partial prepayments will be applied to amounts owing in inverse order of maturity, which means that partial prepayments do not alter the timing or amount of scheduled payments but might cause an adjustment to the amount of the final payment. Any partial prepayments will not allow you to skip scheduled payments.

**Late charges:** You agree to pay a late charge equal to the greater of 5% of the payment amount or \$15.00 for any payment that is late. The late charge may be assessed if your payment is 3 days late.

**Dishonored Item Fee:** If any payment (including an ACH payment that you have authorized) is returned for any reason, you will owe a dishonor fee of \$30.00, and you agree that your account may be debited to collect these fees. You understand that your bank may charge you a fee if you do not have sufficient funds in your account to cover an ACH debit initiated by Lender.

**Consumer's representations and warranties:** Consumer represents and warrants that: (1) consumer has the right to enter into this Pawn Agreement and provide the Pledged Motor Vehicle; (2) consumer is not a debtor under any proceeding in bankruptcy and has no intention to file a petition for relief under any chapter of the United States Bankruptcy Code; (3) consumer is at least 18 years of age; (4) the Pledged Motor Vehicle is not stolen, and, except for the interests in Lender's favor, there are no liens or encumbrances against it; (5) consumer will not attempt to transfer any interest in the Pledged Motor Vehicle until all payments under this Pawn Agreement have been paid in full; (6) the Pledged Motor Vehicle will not be moved from consumer's state of residence except for personal travel not to exceed 15 days; (7) until such time that all amounts due under this Pawn Agreement are fully repaid, consumer will not attempt to seek a duplicate title to Pledged Motor Vehicle; and (8) consumer has fully disclosed to Lender all information regarding the current condition of the Pledged Motor Vehicle.

**Insurance:** Consumer acknowledges and agrees: (a) consumer has and will maintain at least minimum state-required liability insurance; (b) Lender will be named as an additional loss-payee with respect to any collision or property damage insurance with respect to the Motor Vehicle; and (c) at Lender's request, Lender may obtain at consumer's expense such additional insurance, if any, as Lender may request from time to time to protect Lender's interests.

**Notices:** Any notice that Lender is required to provide under this Pawn Agreement or applicable law will be declared reasonable if sent to consumer at the most current mail address or email address, or text message address on Lender's books and records. Any notice the consumer provides to Lender must be sent to Lender at its address indicated above, Attention: Consumer Complaint Department, or such other address as Lender may designate in writing from time to time.

**Default:** Consumer will be in default if any of the following happens: (1) consumer fails to make any redemption payment when due or fails to perform any other requirements under this Pawn Agreement; (2) consumer fails to deliver the Pledged Motor Vehicle when required under the terms of the Pawn Agreement; (3) any representation or statement made or furnished by consumer or on consumer's behalf is false or misleading in any material respect either now or at the time made or furnished; (4) consumer dies or becomes insolvent, or any proceeding is commenced either by consumer or against consumer under any bankruptcy or insolvency laws; (5) consumer fails to maintain consumer's depository account in good standing and in active status or fails to maintain the required amount of funds in consumer's account; or (6) Lender deems itself insecure.

**Lender's rights in the event of default:** Upon the occurrence of any event of default, Lender may, at its option, and without notice or demand, do any one or more of the following, alternatively or cumulatively to the extent permitted by law: (a) treat the whole outstanding balance, less any unearned charges, due and payable under this Pawn Agreement; (b) take possession of the Pledged pursuant to judicial process or without judicial process, or require consumer to return the Pledged Motor Vehicle to Lender at an address Lender may designate; and (c) exercise all other applicable rights, powers and remedies. Lender shall not be required to account to consumer for any surplus, if any, recovered by Lender related to



value of the Pledged Motor Vehicle.

**Costs and expenses:** Lender may recover from consumer reasonable attorneys' fees, legal expenses, and all other lawfully permitted costs incurred or paid in protecting and recovering possession of the Pledged Motor Vehicle, together with interest on all amounts, charges, fees, costs, expenses, and collection costs and fees at the loan rate of 0.6600% per day (equivalent to 240.90% or 241.56% annual interest rate, as applicable) from the date due to or advanced by Lender until paid, subject to legal limits, if any.

**Notice and Waivers:** Except for notices provided in this Pawn Agreement, consumer, and others responsible to the extent permitted by law, waive demand, notice of nonpayment, notice of intention to accelerate, notice of acceleration, presentment, and notice of dishonor. To the extent permitted by law, consumer, and others responsible, also agree: Lender may waive or delay enforcing Lender's rights without losing them; Lender is not required to file suit or arbitrate, show diligence in collection against consumer or others responsible, or go against any of the collateral; Lender may renew, refinance, or rearrange a transaction one or more times without consent; Lender may release or modify any person's liability without changing the liability of others; Lender may substitute, exchange or release the collateral; Lender may sue or arbitrate with one or more persons without joining or suing others.

**Limited Recourse:** This is a pawn transaction. If the Pledged Motor Vehicle is not redeemed, the Pledged Motor Vehicle and any payments made by you shall automatically be forfeited to Lender, and unqualified right, title, and interest in and to the Motor Vehicle shall automatically vest in Lender. Lender shall not be required to account for any surplus, if any, recovered by Lender related to value of the Pledged Motor Vehicle. Subject to the terms of this Pawn Agreement, you are not personally liable for any deficiency in the value of the Pledged Motor Vehicle versus the amounts owed provided you deliver the Pledged Motor Vehicle when required in its current condition, reasonable wear and tear excepted. As provided above, you agree to keep the Pledged Motor Vehicle in its current condition, reasonable wear and tear excepted. Lender may make adjustments to the amounts you are required to pay if the Pledged Motor Vehicle is not delivered to or recovered by Lender in that condition. Also, any limits on your liability under this 'limited recourse' provision do not apply in the event of any fraud or other misconduct on your part, including, without limitation, your creating or not disclosing additional liens, or intentionally concealing or damaging the Pledged Motor Vehicle. This 'limited recourse' provision further does not limit or impair any rights with respect to recovery of the Pledged Motor Vehicle or any amounts not covered by this 'limited recourse' provision.

**GPS:** You understand that the Pledged Motor Vehicle may be equipped with a GPS Device (Device). The Device is designed to ensure that you make payments on time as required by the Pawn Agreement. The Device includes a GPS (global positioning system) tracking unit that can determine at any time where your vehicle is located. The Lender or its designated assignee or representative will not provide any access to or record of the tracking unless required to do so by law, or to enforce any rights Lender or its designated assignee or representative may have to secure payment of any payments due under any contract between us and/or to secure repossession of the Pledged Motor Vehicle as allowed. You understand that the Device is the property of the Lender or its designated assignee. You further understand that if you tamper with, alter, disconnect or remove the Device, you will be considered in default under your Pawn Agreement and will be liable for the cost to replace the device. You understand that the Device must be returned to the Lender upon repayment of loan in full and that the lien will not be released on your title until it is received or until you pay the replacement cost. You understand that only the Lender or its authorized representatives are permitted to perform maintenance on the Device or any of its components should it be required. You agree to make the vehicle available to the Lender or its representatives, during their normal business hours. You understand that the Lender shall have full responsibility for the cost of all repairs to the device, except for repairs caused by your tampering with, altering, disconnecting or removing the device.

**Lender authority:** Consumer authorizes Lender to: (1) call or otherwise communicate with consumer during reasonable hours at home or work to remind consumer when my payment is due; and (2) communicate with consumer in the event of default on the transaction as allowed by law including calling consumer, communicating with consumer in writing or via email or text messaging, or communicating with consumer's personal contacts whom consumer identified in consumer's application to acquire location information.

**Consent to Lender Communications:** To electronically receive, view and save electronic communications from us, you must have an e-mail address, a smart phone, PDA or other device that can receive text messages or a telephone that is capable of recording our voice mail message to you. In connection with our communications with you, you acknowledge that you have that capability and you agree that we are authorized to send email, text messages, and voice mail to you, including using an automated voice and text message system, at the telephone numbers or email addresses you have provided to us. You have the option to receive any information that we have provided electronically in paper form at no cost to you. Your carrier may charge you for text messages and we are not responsible for those charges. You understand that we are not responsible for making a communication to an authorized address or phone number that is (1) retrieved by anyone other than you that you have permitted access to such address or phone number, (2) deleted by you or anyone else with access to your systems prior to retrieving the full message, or (3) unintelligible as a result of any equipment or systems of yours or your carrier. You may opt out of this consent at any time by providing written notice to Lender at its address indicated above, Attention: Opt Out Department or by written communication to such other address as Lender may designate in writing from time to time. Your notice must include your name and each account number that you no longer wish to receive text or voice mail messages. To the extent permitted by law, your right to opt out does not apply to communications regarding your account or transactions you make with us.

**Assignment:** We may assign or transfer any or all of our rights, title and interest under this Pawn Agreement at our discretion. You agree that an assignee shall have the same rights and privileges as Lender. You may not assign your rights under this Pawn Agreement without our written consent.

**Governing Law:** This Agreement shall be governed and construed in accordance with the laws of Cook Islands, and all claims relating to or arising out of the contract, or the breach thereof, as well as its validity, whether sounding in contract, tort or otherwise, shall likewise be governed by the laws of Cook Islands.

Any dispute or difference arising out of or in connection with this Agreement, including any question regarding its existence, validity or termination, shall first be submitted for good faith mediation administered by the Arbitrators' and Mediators' Institute of New Zealand Inc. The parties agree to discuss their differences in good faith and to attempt, with facilitation by the mediator, to reach a consensual resolution of the dispute. The mediation shall be treated as a settlement discussion and shall be confidential. The mediator may not testify for any party in any later proceeding related to the dispute. No recording or transcript shall be made of the mediation proceeding. Each party shall bear its own costs in the mediation. Absent an agreement to the contrary, the fees and expenses of the mediator shall be shared equally by the parties. Mediation shall take place at a place to be designated by the parties in Auckland, New Zealand. No

litigation, arbitration or other proceeding shall be commenced prior to sixty (60) days after the parties' first appearance before the mediator. If the matter is not resolved by mediation within sixty (60) days of its submission to the mediator, then the parties shall submit the dispute for arbitration administered by the Arbitrators' and Mediators' Institute of New Zealand under their current Arbitration Protocol. The arbitration will be conducted before a single arbitrator agreed upon by the parties, if they should fail to agree within twenty-one (21) days from the date upon which the dispute arises then to be appointed by the President of the Arbitrators' and Mediators' Institute of New Zealand Inc.

The arbitrator shall issue his or her final award in a written and reasoned decision to be provided to each party. In his or her decision, the arbitrator will declare one party the prevailing party. The arbitrator shall have the power to award all reasonable legal fees associated with the arbitration and prior mediation. The arbitrator shall have no authority to award non-monetary or equitable relief of any sort. The arbitrator shall not have authority to award damages that are punitive in nature, or that are not measured by the prevailing party's actual compensatory loss. The arbitrator's decision will be confidential and may not be shared with any party unless required by law.

**Entire Application; No Oral Agreements:** For the protection of both you and us, you should not assume that you have any agreement with us on any item unless it is in writing and signed by us. This Agreement and the Advance Voucher represent the final terms and conditions for your application and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties. There are no oral agreements between the parties. The terms and conditions may not be modified except in writing signed by the parties.

**Severability:** If any provision of this Agreement is determined to be invalid or unenforceable, such provision shall be reformed if practicable so as to achieve its intended purpose(s) and shall not in any way affect the remaining provisions of this Agreement, or, if necessary, severed with the remaining provisions remaining in full force and effect. Provided, nothing in this Agreement may be construed or modified so as to constitute a waiver of Cook Island's exclusive jurisdiction.

**Caution:** This transaction is not intended to meet long-term financial needs. Repeated or frequent use can create serious financial hardships. Before entering into this transaction, you should evaluate the costs and benefits of alternatives, including, for example, a transaction from another credit or transaction provider, a loan from family or friends, a credit card advance, an advance under an account with overdraft protection, or a salary advance. If you do not redeem on time, you can lose your interest in your motor vehicle.

**By electronically signing below:** 1. Consumer represents that the information in consumer's Consumer Application is up-to-date, true, correct, and complete; 2. Consumer agrees to the ACH Authorization; 3. Consumer agrees to the Lender's current privacy policy; 4. Consumer agrees to this Agreement; and 5. Consumer acknowledges receipt of a copy of each of these documents.

This Agreement is executed on [ 05/09/2014 ].

**Lender's Signature:** Funding of this loan constitutes signature by Lender.

**Consumer's Electronic Signature:** This Agreement will be deemed incomplete, and we will not provide a loan to you unless it is electronically signed below.

Last Name [REDACTED]

Borrower's Name as on Application: [REDACTED]

Date of Birth (mm/dd/yyyy): [REDACTED]

<b>FACTS</b>		<b>WHAT DOES AUTOLOANS, LLC DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Transaction or loss history and employment information</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons <b>AUTOLOANS, LLC</b> , chooses to share; and whether you can limit this sharing.	

<b>Reasons we can share your personal information</b>	<b>Does AUTOLOANS, LLC share?</b>	<b>Can you limit this sharing?</b>
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	No
For nonaffiliates to market to you	Yes	Yes

Questions?

Call (855) 556-2489.

<b>What we do</b>	
<b>How does AUTOLOANS, LLC protect my personal information?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>How does AUTOLOANS, LLC collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for a loan or give us your income information</li> <li>• Provide employment information or provide account information</li> <li>• Give us your contact information.</li> </ul> <p>We also collect your personal information from other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>	
<b>Affiliates</b>	• Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	• Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	• A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

3

APPLICATION FOR CERTIFICATE OF TITLE - STATE OF INDIANA - BUREAU OF MOTOR VEHICLES

State Form 205 (R7 / 6-04)

Approved by State Board of Account 1997

TO BE COMPLETED BY A POLICE OFFICER, BMV OFFICIAL OR BMV CERTIFIED DEALER SIGNEE FOR OUT OF STATE TITLES. I HEREBY CERTIFY THAT I PERSONALLY EXAMINED THE FOLLOWING VEHICLE AND FIND THE IDENTIFICATION NUMBER TO BE AS FOLLOWS.					I/WE THE UNDERSIGNED SWEAR OR AFFIRM THAT THE INFORMATION ENTERED ON THIS FORM IS CORRECT. I/WE UNDERSTAND THAT MAKING A FALSE STATEMENT ON THIS FORM MAY CONSTITUTE THE CRIME OF PERJURY. FURTHERMORE, I/WE AGREE TO INDEMNIFY AND HOLD HARMLESS THE INDIANA BMV FROM ANY LIABILITY ARISING FROM THIS TRANSACTION.				
VEHICLE IDENTIFICATION NUMBER									
YR	MAKE	MODEL	TYPE	DATE	X _____ X _____				
INSPECTOR'S PRINTED NAME & TITLE					CITY				
INSPECTOR'S SIGNATURE					BADGE, BRANCH OR DEALER PLATE NO.				
The law requires that you apply for Certificate of Title within thirty-one days from the date of purchase of a motor vehicle. There is a delinquent fee of \$21.00 for failure to do so. Attach Certificate of Title assigned by seller. On endorsed Titles, fees must be released. Supporting documents surrendered with this application cannot be returned to the applicant. State fee for applying for Title is \$16.00. *In accordance with Federal Code 381.									

1.	TITLE NUMBER 15806074000011	BRANCH NO 110152	INVOICE NO 074	BMV USE ONLY MOTOR VEHICLE-REPOSSESSION					
2.	*SOC. SEC./FEDERAL I.D. NO	APPLICANT'S NAME LIQUIDATION LLC						BMV USE ONLY	
3.	STREET ADDRESS 101 W OHIO ST			CITY INDIANAPOLIS		STATE IN	ZIP CODE 46204		
4.	VEHICLE I.D. NUMBER 1FAHP37N57W15	VEH. YEAR 2007	VEH. MAKE FOR	VEH. MODEL NO. X5S	VEH. TYPE 4H	ODOMETER 54348	ACTUAL		
5.	FORMER TITLE NUMBER 298C2450095	PURCHASE DATE 03/09/15	LIEN 0	SPEED YES	PICK UP NO	MAIL YES	DEALER NO. 1101529	BMV USE ONLY	
6.	FIRST LIEN'S NAME OR SPECIAL MAILING ADDRESS DVS				STREET ADDRESS 1919 S POST RD				
7.	CITY INDIANAPOLIS	STATE IN	ZIP CODE 46239		BMV USE ONLY				
8.	SECOND LIEN'S NAME				STREET ADDRESS				
9.	CITY	STATE	ZIP CODE	LICENSE NUMBER	LICENSE YEAR	FORMS USED	BMV USE ONLY DLRTRK		
GROSS RETAIL & USE TAX AFFIDAVIT - I/WE HEREBY CERTIFY THAT SALES OR USE TAX ON THIS VEHICLE WAS PAID AS INDICATED									
10.	SELLING PRICE \$	LESS TRADE-IN / DISCOUNT \$	AMOUNT SUBJECT TO TAX \$	AMOUNT OF TAX \$	DEALER	BRANCH 806	EXEMPT X	IF EXEMPT PLACE PARA.# 10	

DO NOT TYPE IN THIS AREA

\*Your Social Security number / Federal I.D. number is being requested by this agency under IC 4-1-8-1. Disclosure is mandatory and this document cannot be processed without it.

APPLICANT RESPONSIBLE FOR ACCURACY OF INFORMATION  
APPLICATION FOR CERTIFICATE OF TITLE - STATE OF INDIANA - BUREAU OF MOTOR VEHICLES

DVS ADE  
1101529



**APPLICATION FOR CERTIFICATE OF TITLE STATE OF INDIANA BUREAU OF MOTOR VEHICLES**

State Form 44049 (R4 / 3-02) Approved by State Board of Accounts 2002

TO BE COMPLETED BY A POLICE OFFICER, BMV OFFICIAL OR BMV CERTIFIED DEALER SIGNED FOR OUT OF STATE TITLES. I HEREBY CERTIFY THAT I PERSONALLY EXAMINED THE FOLLOWING VEHICLE AND FIND THE IDENTIFICATION NUMBER TO BE AS FOLLOWS.					I/WE THE UNDERSIGNED SWEAR OR AFFIRM THAT THE INFORMATION ENTERED ON THIS FORM IS CORRECT. I/WE UNDERSTAND THAT MAKING A FALSE STATEMENT ON THIS FORM MAY CONSTITUTE THE CRIME OF PERJURY. FURTHERMORE, I/WE AGREE TO INDEMNIFY AND HOLD HARMLESS THE INDIANA BMV FROM ANY LIABILITY ARISING FROM THIS TRANSACTION.					
VEHICLE IDENTIFICATION NUMBER.										
YR	MAKE	MODEL	TYPE	DATE						
INSPECTOR'S PRINTED NAME TITLE					CITY					
INSPECTOR'S SIGNATURE					BADGE, BRANCH OR DEALER PLATENO.		DATE <u>03/22/2015</u>			The law requires that you apply for Certificate of Title within 30 days from the date of purchase of a motor vehicle. There is a delinquent fee for failure to do so. Attached Certificate of Title assigned by seller. On endorsed Titles, fees must be released. Supporting documents surrendered with this application cannot be returned to the applicant. *In accordance with Federal Code 383
TITLE NUMBER		BRANCH NO.	INVOICE NO.	BMV USE ONLY						
2. *SOC. SEC./FEDERAL I.D.NO. 98-1170078		APPLICANT'S NAME Liquidation, LLC					BMV USE ONLY SILVER			
3. STREET ADDRESS 101 W. Ohio St, STE 2000B			CITY Indianapolis			STATE IN	ZIP CODE 46204			
4. VEHICLE I.D. NUMBER 1FAHP37N57W1		VEH. YEAR 2007	VEH. MAKE FORD	VEH. MODEL NO. FOCUS	VEH. TYPE	ODOMETER 54348				
5. FORMER TITLE NUMBER	PURCHASE DATE 03/09/2015	LIEN N	SPEED Y	PICKUP Y	MAIL Y	DEALER NO.	BMV USE ONLY			
6. FIRST LIEN'S NAME OR SPECIAL MAILING ADDRESS DVS					STREET ADDRESS 1919 S POST RD					
7. CITY INDIANAPOLIS	STATE IN	ZIP CODE 46239			BMV USE ONLY					
8. SECOND LIEN'S NAME					STREET ADDRESS					
9. CITY	STATE	ZIP CODE	LICENSE NUMBER	LICENSE YEAR	FORMS USED	BMV USE ONLY				
GROSS RETAIL & USE TAX AFFIDAVIT - I/WE HEREBY CERTIFY THAT SALES OR USE TAX ON THIS VEHICLE WAS PAID AS INDICATED BELOW										
10. SELLING PRICE \$	LESS TRADE-IN* \$	AMOUNT SUBJECT TO TAX \$	AMOUNT OF TAX \$	DEALER	BRANCH	EXEMPT	IF EXEMPT PLACE PARA. #			

\*Your Social Security number / Federal I.D. number is being requested by this agency under IC 4-1-8-1. Disclosure is mandatory and this document cannot be processed without it.

**APPLICANT RESPONSIBLE FOR ACCURACY OF INFORMATION**

**APPLICATION FOR CERTIFICATE OF TITLE STATE OF INDIANA BUREAU OF MOTOR VEHICLES**

**BUREAU - TO BE MAILED WITH TITLE REPORT**



# CERTIFICATE OF REPOSSESSION

State Form 39738 (R3 / 5-13)

INDIANA BUREAU OF MOTOR VEHICLES

### INSTRUCTIONS

1. Complete in blue or black ink or print form.
2. Complete this form when applying for a title in the primary lienholder name following the statutory redemption period for repossession of a vehicle, watercraft or manufactured home. Repossession must be made from the last owner per the records of the Bureau of Motor Vehicles.
3. The person from whom the vehicle, watercraft, or manufactured home has been repossessed must be shown by the records of the Bureau to be the most recent owner. If a Certificate of Title is not available, applicant must present acceptable proof of lien as prescribed by the Bureau, a UCC filing or court order.

SECTION 1 - OWNER INFORMATION													
From whom vehicle was repossessed													
Owner Name(s) (last, first, middle initial or company name) [REDACTED]													
Legal Address (number and street) [REDACTED]								City FAIR HAVEN		State MI	ZIP Code 48023		
SECTION 2 - VEHICLE / WATERCRAFT / MANUFACTURED HOME INFORMATION													
Type:		<input type="checkbox"/> Vehicle		<input type="checkbox"/> Watercraft		<input type="checkbox"/> Manufactured Home							
Identification Number													
1	F	A	H	P	3	7	N	5	7	W	1	5	[REDACTED]
Year 2007				Make FORD				Model FOCUS					
SECTION 3 - LIEN INFORMATION													
The encumbrances are as follows:													
Date of Lien (mm/dd/yyyy) 08/19/2014						Date of Repossession (mm/dd/yyyy) 03/09/2015							
Lienholder Name Liquidation, LLC													
Address (number and street) 101 W. Ohio St, STE 2000B													
City Indianapolis						State IN			ZIP Code 46204				
SECTION 4 - AFFIRMATION STATEMENT													
I swear or affirm that the property described above has been lawfully repossessed from the Owner herein and that the Owner has defaulted in connection with an obligation secured by this property. I swear or affirm that the lienholder has exercised its post-default remedies with respect to the property and has acquired the ownership rights to the property. I swear or affirm that the information I have entered on this form is true and correct and I understand that making a false statement may constitute the crime of perjury.													
Signature [Signature]						Date Signed (mm/dd/yyyy) 03/22/2015							
Printed Name						Position/Title							



**STATE OF MICHIGAN**

**CERTIFICATE OF TITLE**

VEHICLE IDENTIFICATION NUMBER: LFABP37N57W15  
 YEAR: 2007 MAKE: FORD MODEL: FOCUS BODY STYLE: FOUR DOOR

TITLE NUMBER: 298C2450095 CM EXPIRE DATE: 09/03/2014 ODOMETER: 053600  
 BRAND/LEGEND:

WEIGHT/FUEL CAPACITY: 16 GROSS/NET WT: 4000/3600  
 \*ACTUAL RELEASE\*

OWNER'S NAME AND ADDRESS:  
 [REDACTED]  
 FAIR HAVEN MI 48023

First Secured Party	File No.
AUTOLOANS LLC	09-02-2014
6170 W LAKE MEAD	89108
LAS VEGAS NV	
Release of First Lien	
Signature of Agent	Date

**Title Assignment by Seller**

Buyer hereby warrants to the State of Michigan that the information furnished herein is true and correct. ANY ALTERATION, ERASURE, FALSIFICATION, FORGERY OR FRAUD VOIDS THIS TITLE AND IS A CRIME.

Completed by Seller	Transfer from the ownership of the vehicle described in the title to the following purchaser(s):	Name of Seller	Buyer's Name	
	Transfer from State of Michigan	State	City	
	<input type="checkbox"/> and that the title is being assigned to the following purchaser(s): WARNING: ODOMETER DISCREPANCY			
	Signature of Seller State of Seller	Buyer's Name	State	City
Completed by Buyer	A Title Fee For (Check for Fee) is Applied for Title Return to Customer. Dept. of State of Michigan			
	Signature of Buyer	Buyer's Name	City	
NEW HENHOLDER INFORMATION: The information provided on this title is for the purpose of the Michigan Department of State.				
Buyer's Name				

The State of Michigan, Michigan Department of State hereby certifies that this certificate of title is a true and correct copy of the original record and is a true and correct copy of the original record.

\*\*\*\*\* SUGGESTION \*\*\*\*\*

**AUTOLOANS LLC**  
 6170 W LAKE MEAD BLVD # 44573  
 LAS VEGAS NV 89108

**G80296738**

**\*\*NOTICE TO SELLERS\*\***  
 Sellers must keep a receipt or photocopy of the reassigned title for their records for 18 months or accompany the purchaser to a Secretary of State Office.



## For Dealer Use Only

<b>First Reassignment by Michigan Dealer</b>	I, the dealer, warrant that the title is free and clear of all liens and I have transferred ownership of this vehicle to the purchaser(s) listed below.	
	I further certify that the odometer reading is <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input checked="" type="checkbox"/> and that to the best of my knowledge the odometer mileage is <small>is correct</small>	
	<input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage <b>WARNING ODOMETER DISCREPANCY</b> <input type="checkbox"/> exceeds mechanical limits of odometer	
	<b>Information Below Completed by Selling Dealer:</b>	<b>Information Below Completed by Purchaser(s):</b>
	<b>KEEP A PHOTOCOPY OF BOTH SIDES OF THIS SIGNED TITLE</b>	I am aware of the above odometer certification made by the selling dealer.
Printed Name of Selling Dealer and Agent		
Signature of Agent		
<b>X</b>		
Date of Sale	Selling Dealer's License Number	Purchaser's Address

<b>Second Reassignment by Michigan Dealer</b>	I, the dealer, warrant that the title is free and clear of all liens and I have transferred ownership of this vehicle to the purchaser(s) listed below.	
	I further certify that the odometer reading is <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input checked="" type="checkbox"/> and that to the best of my knowledge the odometer mileage is <small>is correct</small>	
	<input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage <b>WARNING ODOMETER DISCREPANCY</b> <input type="checkbox"/> exceeds mechanical limits of odometer	
	<b>Information Below Completed by Selling Dealer:</b>	<b>Information Below Completed by Purchaser(s):</b>
	<b>KEEP A PHOTOCOPY OF BOTH SIDES OF THIS SIGNED TITLE</b>	I am aware of the above odometer certification made by the selling dealer.
Printed Name of Selling Dealer and Agent		
Signature of Agent		
<b>X</b>		
Date of Sale	Selling Dealer's License Number	Purchaser's Address

<b>Third Reassignment by Michigan Dealer</b>	I, the dealer, warrant that the title is free and clear of all liens and I have transferred ownership of this vehicle to the purchaser(s) listed below.	
	I further certify that the odometer reading is <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input checked="" type="checkbox"/> and that to the best of my knowledge the odometer mileage is <small>is correct</small>	
	<input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage <b>WARNING ODOMETER DISCREPANCY</b> <input type="checkbox"/> exceeds mechanical limits of odometer	
	<b>Information Below Completed by Selling Dealer:</b>	<b>Information Below Completed by Purchaser(s):</b>
	<b>KEEP A PHOTOCOPY OF BOTH SIDES OF THIS SIGNED TITLE</b>	I am aware of the above odometer certification made by the selling dealer.
Printed Name of Selling Dealer and Agent		
Signature of Agent		
<b>X</b>		
Date of Sale	Selling Dealer's License Number	Purchaser's Address

<b>Fourth Reassignment by Michigan Dealer</b>	I, the dealer, warrant that the title is free and clear of all liens and I have transferred ownership of this vehicle to the purchaser(s) listed below.	
	I further certify that the odometer reading is <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input type="text" value=""/> <input checked="" type="checkbox"/> and that to the best of my knowledge the odometer mileage is <small>is correct</small>	
	<input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage <b>WARNING ODOMETER DISCREPANCY</b> <input type="checkbox"/> exceeds mechanical limits of odometer	
	<b>Information Below Completed by Selling Dealer:</b>	<b>Information Below Completed by Purchaser(s):</b>
	<b>KEEP A PHOTOCOPY OF BOTH SIDES OF THIS SIGNED TITLE</b>	I am aware of the above odometer certification made by the selling dealer.
Printed Name of Selling Dealer and Agent		
Signature of Agent		
<b>X</b>		
Date of Sale	Selling Dealer's License Number	Purchaser's Address

No Further Reassignments Permitted

# Pawn Ticket and Agreement

Autoloans, LLC  
P.O. Box 11

Rarotonga  
Cook Islands

Consumer (Name, Address, City, State, Zip, telephone):

Fair Haven, Michigan 48023  
(810) 278-0294

**THIS IS A TRUE CERTIFIED COPY OF THE ORIGINAL**

## TRUTH - IN - LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount your credit will cost you.	The amount of credit provided to you.	The amount you will have paid after you have made all payments as scheduled.
248.14%	\$3,664.00	\$1,400.00	\$5,064.00

### Payment Schedule

#### NUMBER OF PAYMENTS

11

Final Payment

1

#### AMOUNT OF PAYMENTS

\$297.00

#### AMOUNT OF PAYMENT

\$1,797.00

#### WHEN PAYMENTS ARE DUE

Every 30 days, beginning 30 days from the date of funding

#### WHEN PAYMENT IS DUE

360 days from the date of funding

Security Interest: This pawn transaction is secured by your motor vehicle and by your ACH authorization. Prepayment: If you pay off early on loans under \$5,000 you will not have to pay a penalty. On loans of \$5,000 or more if you pay the principal loan amount off or down in the first 60 days a prepayment penalty will be assessed equal to 60 days of interest less any interest already assessed. Late charge: There is a late charge equal to the greater of 5% of the payment amount or \$15.00 for any payment that is late. The late charge may be assessed if your payment is 3 days late. See the terms below for any additional information about nonpayment, default and prepayment refunds.

### Itemization of the Amount Financed:

Amount given to you directly:	\$1,400.00
Amount paid on our prior loan to you:	\$0.00
Amount paid to for	\$0.00
Plus Titling Fee:	\$0.00
Plus Processing Fee to us (Prepaid Finance Charge):	\$100.00
Equals "Principal Amount" of your loan:	\$1,500.00
Less Prepaid Finance Charge:	\$100.00
Equals Amount Financed:	\$1,400.00

### Description of Pawned Motor Vehicle

VIN: 1FAHP37N57W1 [REDACTED]  
Year: 2007  
Make/Model/Series: Ford Focus ZX5 S 4D Hatchback

**Definitions:** The wording has been kept as clear and simple as possible. Even so, you may have questions. If you do, please call us. In this contract, the word "you" or "your" refers to and includes where appropriate, all person who sign this contract. "We", "us", "our" or "Lender" refer to Autoloans, LLC.

**Motor Vehicle Title Pawn:** You have agreed to pledge and pawn to Lender your 'Pawned Motor Vehicle' in exchange for the agreed Principal Amount shown above. The Pawned Vehicle includes the motor vehicle described above, the certificate of title to that motor vehicle, and any proceeds, accessories, attachments, accessions, replacements and additions to the motor vehicle, whether added now or later, together with all insurance proceeds and refunds of insurance premiums, if any, and all sums that may be due from third parties who may cause damage to the vehicle or from any insurer, whether due to judgment, settlement or other process. However, the Pawned Motor Vehicle does not include any non-purchase money household goods (as defined in 16 C.F.R. Part 444), or other consumer goods that consumer may acquire more than ten days after giving value unless such consumer goods are installed in or affixed to the vehicle. Except for the pawn interests in Lender's favor, consumer represents that there are no others liens, interests or encumbrances regarding the Pawned Motor Vehicle.

**Loan Proceeds:** You agree that we may disburse the pawn proceeds as set forth in the Itemization of the Amount Financed above, with the amount given to you directly being deposited by us by ACH credit to your designated depository account. You agree to pay a processing fee in the amount shown above. The processing fee is financed as part of the Principal Amount of the loan and accrues interest. The amount of any regular filings fees are covered by the processing fee. You further agree, however, that you will pay any additional filing fees or charges that may arise. In this connection, for example, you agree that we may deduct from the loan proceeds paid directly to you any outstanding traffic tickets, parking tickets, or other charges required by the motor vehicle department.

**Possession and Use of Pawned Vehicle:** During this transaction, the certificate of title to the Pawned Motor Vehicle shall be maintained in possession of the Lender and the Pawned Motor Vehicle may be maintained in your possession subject to the terms of this Pawn Agreement. Lender is permitted, but not required, to file notice of its pawn interest on the certificate of title or other applicable public filing office without prejudice to the nature of this transaction as a pawn transaction and without being treated as a secured transaction subject to Article 9 of the Uniform Commercial Code or similar statutes. Lender does not have any responsibility or liability whatsoever for the maintenance and use of the Pawned Motor Vehicle, including, without limitation, any damages or injury related to the Pawned Motor Vehicle. You agree not to use the Pawned Motor Vehicle for any illegal purpose. You agree to maintain the Pawned Motor Vehicle in its current condition, reasonable wear and tear excepted. Lender may make adjustments to the amounts you are required to pay if the Pawned Motor Vehicle is not delivered to or recovered by Lender in that condition.

**Your payment schedule and right to redeem the Pawns Motor Vehicle:** You may redeem the Pawns Motor Vehicle by paying to Lender the Principal Amount shown above, plus daily-accrual interest at the rate of 0.6600% per day (equivalent to 240.90% or 241.56% annual interest rate, as applicable), in accordance with the due dates shown in the Payment Schedule above. Upon satisfactory completion of your redemption payment of all amounts owed in good and collected funds, Lender upon request will release the certificate of title to the Pawns Motor Vehicle to you.

**Payments to Lender:** You must pay Lender by (a) ACH debit to your designated depository account or (b) such other method that we may authorize in writing from time to time. Before releasing the certificate of title or releasing any other rights, especially with respect to any redemption after repossession, Lender may require that payment be made in good and collected funds by money order, wire transfer or cashier's check.

**Renewal Policy:** While we are not legally required to do so, we may allow you to renew on the same terms unless you advise us in advance that you plan to pay in full on the final-payment due date. Any renewal is not binding on us unless you satisfy our conditions to renew (e.g., paying accrued charges) and we provide you with written confirmation of renewal. To avoid any misunderstandings, you may not assume that your transaction has been renewed unless you have received written confirmation from Lender.

**Delivery of Pawns Motor Vehicle:** If you do not wish to redeem, then you must advise us in writing before the loans' final-payment due date and immediately deliver the Pawns Motor Vehicle to Lender, in its current condition, reasonable wear and tear excepted, at an address Lender may designate. To avoid any misunderstandings, you may not assume that you have properly made timely and adequate arrangements for delivery of the Pawns Motor Vehicle and satisfaction of your obligations under this Pawn Agreement unless you have received written confirmation from Lender.

**Notice of Expiration of Right to Redeem:** Lender may provide consumer with written notice of consumer's right, if any, to redeem the Pawns Motor Vehicle at any time within 10 calendar days from the date of repossession. Lender may not permit redemption by Consumer. If redemption is permitted a redemption fee equal the greater of 10% of the principal loan amount or \$500.00 will be assessed. This fee does not include any repossession fee or associated fees you may be required to pay.

**Interest accrual:** Interest accrues daily, both prematurity and post-maturity, on amounts due and owing at the rate of 0.6600% per day (equivalent to 240.90% or 241.56% annual interest rate, as applicable) until paid, subject to legal limits, if any. Interest accrues daily based upon when payments are received. This means the amount of accrued interest may be different from the amounts shown in the Payment Schedule above since the Payment Schedule above assumes that payments are made on the scheduled due dates. If you pay early, the amount of accrued interest may be less. If you pay late, the amount of accrued interest may be greater. Any adjustments based your actual payment history will be made in the amount of the final payment.

**Allocation of payments:** Payments are applied first to the accrued interest, next to any late charges or returned item fees, and finally to principal. Any partial prepayments will be applied to amounts owing in inverse order of maturity, which means that partial prepayments do not alter the timing or amount of scheduled payments but might cause an adjustment to the amount of the final payment. Any partial prepayments will not allow you to skip scheduled payments.

**Late charges:** You agree to pay a late charge equal to the greater of 5% of the payment amount or \$15.00 for any payment that is late. The late charge may be assessed if your payment is 3 days late.

**Dishonored Item Fee:** If any payment (including an ACH payment that you have authorized) is returned for any reason, you will owe a dishonor fee of \$30.00, and you agree that your account may be debited to collect these fees. You understand that your bank may charge you a fee if you do not have sufficient funds in your account to cover an ACH debit initiated by Lender.

**Consumer's representations and warranties:** Consumer represents and warrants that: (1) consumer has the right to enter into this Pawn Agreement and provide the Pawns Motor Vehicle; (2) consumer is not a debtor under any proceeding in bankruptcy and has no intention to file a petition for relief under any chapter of the United States Bankruptcy Code; (3) consumer is at least 18 years of age; (4) the Pawns Motor Vehicle is not stolen, and, except for the interests in Lender's favor, there are no liens or encumbrances against it; (5) consumer will not attempt to transfer any interest in the Pawns Motor Vehicle until all payments under this Pawn Agreement have been paid in full; (6) the Pawns Motor Vehicle will not be moved from consumer's state of residence except for personal travel not to exceed 15 days; (7) until such time that all amounts due under this Pawn Agreement are fully repaid, consumer will not attempt to seek a duplicate title to Pawns Motor Vehicle; and (8) consumer has fully disclosed to Lender all information regarding the current condition of the Pawns Motor Vehicle.

**Insurance:** Consumer acknowledges and agrees: (a) consumer has and will maintain at least minimum state-required liability insurance; (b) Lender will be named as an additional loss-payee with respect to any collision or property damage insurance with respect to the Motor Vehicle; and (c) at Lender's request, Lender may obtain at consumer's expense such additional insurance, if any, as Lender may request from time to time to protect Lender's interests.

**Notices:** Any notice that Lender is required to provide under this Pawn Agreement or applicable law will be declared reasonable if sent to consumer at the most current mail address or email address, or text message address on Lender's books and records. Any notice the consumer provides to Lender must be sent to Lender at its address indicated above, Attention: Consumer Complaint Department, or such other address as Lender may designate in writing from time to time.

**Default:** Consumer will be in default if any of the following happens: (1) consumer fails to make any redemption payment when due or fails to perform any other requirements under this Pawn Agreement; (2) consumer fails to deliver the Pawns Motor Vehicle when required under the terms of the Pawn Agreement; (3) any representation or statement made or furnished by consumer or on consumer's behalf is false or misleading in any material respect either now or at the time made or furnished; (4) consumer dies or becomes insolvent, or any proceeding is commenced either by consumer or against consumer under any bankruptcy or insolvency laws; (5) consumer fails to maintain consumer's depository account in good standing and in active status or fails to maintain the required amount of funds in consumer's account; or (6) Lender deems itself insecure.

**Lender's rights in the event of default:** Upon the occurrence of any event of default, Lender may, at its option, and without notice or demand, do any one or more of the following, alternatively or cumulatively to the extent permitted by law: (a) treat the whole outstanding balance, less any unearned charges, due and payable under this Pawn Agreement; (b) take possession of the Pawns Motor Vehicle to Lender at an address Lender may designate; and (c) exercise all other applicable rights, powers and remedies. Lender shall not be required to account to consumer for any surplus, if any, recovered by Lender related to

value of the Pawns Motor Vehicle.

**Costs and expenses:** Lender may recover from consumer reasonable attorneys' fees, legal expenses, and all other lawfully permitted costs incurred or paid in protecting and recovering possession of the Pawns Motor Vehicle, together with interest on all amounts, charges, fees, costs, expenses, and collection costs and fees at the loan rate of 0.6600% per day (equivalent to 240.90% or 241.56% annual interest rate, as applicable) from the date due to or advanced by Lender until paid, subject to legal limits, if any..

**Notice and Waivers:** Except for notices provided in this Pawn Agreement, consumer, and others responsible to the extent permitted by law, waive demand, notice of nonpayment, notice of intention to accelerate, notice of acceleration, presentment, and notice of dishonor. To the extent permitted by law, consumer, and others responsible, also agree: Lender may waive or delay enforcing Lender's rights without losing them; Lender is not required to file suit or arbitrate, show diligence in collection against consumer or others responsible, or go against any of the collateral; Lender may renew, refinance, or rearrange a transaction one or more times without consent; Lender may release or modify any person's liability without changing the liability of others; Lender may substitute, exchange or release the collateral; Lender may sue or arbitrate with one or more persons without joining or suing others.

**Limited Recourse:** This is a pawn transaction. If the Pawns Motor Vehicle is not redeemed, the Pawns Motor Vehicle and any payments made by you shall automatically be forfeited to Lender, and unqualified right, title, and interest in and to the Motor Vehicle shall automatically vest in Lender. Lender shall not be required to account for any surplus, if any, recovered by Lender related to value of the Pawns Motor Vehicle. Subject to the terms of this Pawn Agreement, you are not personally liable for any deficiency in the value of the Pawns Motor Vehicle versus the amounts owed provided you deliver the Pawns Motor Vehicle when required in its current condition, reasonable wear and tear excepted. As provided above, you agree to keep the Pawns Motor Vehicle in its current condition, reasonable wear and tear excepted. Lender may make adjustments to the amounts you are required to pay if the Pawns Motor Vehicle is not delivered to or recovered by Lender in that condition. Also, any limits on your liability under this 'limited recourse' provision do not apply in the event of any fraud or other misconduct on your part, including, without limitation, your creating or not disclosing additional liens, or intentionally concealing or damaging the Pawns Motor Vehicle. This 'limited recourse' provision further does not limit or impair any rights with respect to recovery of the Pawns Motor Vehicle or any amounts not covered by this 'limited recourse' provision.

**GPS:** You understand that the Pawns Motor Vehicle may be equipped with a GPS Device (Device). The Device is designed to ensure that you make payments on time as required by the Pawn Agreement. The Device includes a GPS (global positioning system) tracking unit that can determine at any time where your vehicle is located. The Lender or its designated assignee or representative will not provide any access to or record of the tracking unless required to do so by law, or to enforce any rights Lender or its designated assignee or representative may have to secure payment of any payments due under any contract between us and/or to secure repossession of the Pawns Motor Vehicle as allowed. You understand that the Device is the property of the Lender or its designated assignee. You further understand that if you tamper with, alter, disconnect or remove the Device, you will be considered in default under your Pawn Agreement and will be liable for the cost to replace the device. You understand that the Device must be returned to the Lender upon repayment of loan in full and that the lien will not be released on your title until it is received or until you pay the replacement cost. You understand that only the Lender or its authorized representatives are permitted to perform maintenance on the Device or any of its components should it be required. You agree to make the vehicle available to the Lender or its representatives, during their normal business hours. You understand that the Lender shall have full responsibility for the cost of all repairs to the device, except for repairs caused by your tampering with, altering, disconnecting or removing the device.

**Lender authority:** Consumer authorizes Lender to: (1) call or otherwise communicate with consumer during reasonable hours at home or work to remind consumer when my payment is due; and (2) communicate with consumer in the event of default on the transaction as allowed by law including calling consumer, communicating with consumer in writing or via email or text messaging, or communicating with consumer's personal contacts whom consumer identified in consumer's application to acquire location information.

**Consent to Lender Communications:** To electronically receive, view and save electronic communications from us, you must have an e-mail address, a smart phone, PDA or other device that can receive text messages or a telephone that is capable of recording our voice mail message to you. In connection with our communications with you, you acknowledge that you have that capability and you agree that we are authorized to send email, text messages, and voice mail to you, including using an automated voice and text message system, at the telephone numbers or email addresses you have provided to us. You have the option to receive any information that we have provided electronically in paper form at no cost to you. Your carrier may charge you for text messages and we are not responsible for those charges. You understand that we are not responsible for making a communication to an authorized address or phone number that is (1) retrieved by anyone other than you that you have permitted access to such address or phone number, (2) deleted by you or anyone else with access to your systems prior to retrieving the full message, or (3) unintelligible as a result of any equipment or systems of yours or your carrier. You may opt out of this consent at any time by providing written notice to Lender at its address indicated above, Attention: Opt Out Department or by written communication to such other address as Lender may designate in writing from time to time. Your notice must include your name and each account number that you no longer wish to receive text or voice mail messages. To the extent permitted by law, your right to opt out does not apply to communications regarding your account or transactions you make with us.

**Assignment:** We may assign or transfer any or all of our rights, title and interest under this Pawn Agreement at our discretion. You agree that an assignee shall have the same rights and privileges as Lender. You may not assign your rights under this Pawn Agreement without our written consent.

**Governing Law:** This Agreement shall be governed and construed in accordance with the laws of Cook Islands, and all claims relating to or arising out of the contract, or the breach thereof, as well as its validity, whether sounding in contract, tort or otherwise, shall likewise be governed by the laws of Cook Islands.

Any dispute or difference arising out of or in connection with this Agreement, including any question regarding its existence, validity or termination, shall first be submitted for good faith mediation administered by the Arbitrators' and Mediators' Institute of New Zealand Inc. The parties agree to discuss their differences in good faith and to attempt, with facilitation by the mediator, to reach a consensual resolution of the dispute. The mediation shall be treated as a settlement discussion and shall be confidential. The mediator may not testify for any party in any later proceeding related to the dispute. No recording or transcript shall be made of the mediation proceeding. Each party shall bear its own costs in the mediation. Absent an agreement to the contrary, the fees and expenses of the mediator shall be shared equally by the parties. Mediation shall take place at a place to be designated by the parties in Auckland, New Zealand. No

litigation, arbitration or other proceeding shall be commenced prior to sixty (60) days after the parties' first appearance before the mediator. If the matter is not resolved by mediation within sixty (60) days of its submission to the mediator, then the parties shall submit the dispute for arbitration administered by the Arbitrators' and Mediators' Institute of New Zealand under their current Arbitration Protocol. The arbitration will be conducted before a single arbitrator agreed upon by the parties, if they should fail to agree within twenty-one (21) days from the date upon which the dispute arises then to be appointed by the President of the Arbitrators' and Mediators' Institute of New Zealand Inc.

The arbitrator shall issue his or her final award in a written and reasoned decision to be provided to each party. In his or her decision, the arbitrator will declare one party the prevailing party. The arbitrator shall have the power to award all reasonable legal fees associated with the arbitration and prior mediation. The arbitrator shall have no authority to award non-monetary or equitable relief of any sort. The arbitrator shall not have authority to award damages that are punitive in nature, or that are not measured by the prevailing party's actual compensatory loss. The arbitrator's decision will be confidential and may not be shared with any party unless required by law.

**Entire Application; No Oral Agreements:** For the protection of both you and us, you should not assume that you have any agreement with us on any item unless it is in writing and signed by us. This Agreement and the Advance Voucher represent the final terms and conditions for your application and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties. There are no oral agreements between the parties. The terms and conditions may not be modified except in writing signed by the parties.

**Severability:** If any provision of this Agreement is determined to be invalid or unenforceable, such provision shall be reformed if practicable so as to achieve its intended purpose(s) and shall not in any way affect the remaining provisions of this Agreement, or, if necessary, severed with the remaining provisions remaining in full force and effect. Provided, nothing in this Agreement may be construed or modified so as to constitute a waiver of Cook Island's exclusive jurisdiction.

**Caution:** This transaction is not intended to meet long-term financial needs. Repeated or frequent use can create serious financial hardships. Before entering into this transaction, you should evaluate the costs and benefits of alternatives, including, for example, a transaction from another credit or transaction provider, a loan from family or friends, a credit card advance, an advance under an account with overdraft protection, or a salary advance. If you do not redeem on time, you can lose your interest in your motor vehicle.

By electronically signing below: 1. Consumer represents that the information in consumer's Consumer Application is up-to-date, true, correct, and complete; 2. Consumer agrees to the ACH Authorization; 3. Consumer agrees to the Lender's current privacy policy; 4. Consumer agrees to this Agreement; and 5. Consumer acknowledges receipt of a copy of each of these documents.

This Agreement is executed on [ 08/19/2014 ].

**Lender's Signature:** Funding of this loan constitutes signature by Lender.

**Consumer's Electronic Signature:** This Agreement will be deemed incomplete, and we will not provide a loan to you unless it is electronically signed below.

Last Name: [REDACTED]

Borrower's Name as on Application: [REDACTED]

Date of Birth (mm/dd/yyyy): [REDACTED]

<b>FACTS</b>		<b>WHAT DOES AUTOLOANS, LLC DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Transaction or loss history and employment information</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons <i>AUTOLOANS, LLC</i> , chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does AUTOLOANS, LLC share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	No
For nonaffiliates to market to you	Yes	Yes

**Questions?**  Call (855) 556-2489.

<b>What we do</b>	
<b>How does AUTOLOANS, LLC protect my personal information?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>How does AUTOLOANS, LLC collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Apply for a loan or give us your income information</li> <li>• Provide employment information or provide account information</li> <li>• Give us your contact information.</li> </ul> <p>We also collect your personal information from other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>	
<b>Affiliates</b>	• Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	• Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	• A formal agreement between nonaffiliated financial companies that together market financial products or services to you.



ASSIGNMENT OF LIEN

This assignment is made on the 19th of March 2015 by Auto loans, LLC, herein referred to as ("Assignor"), to Liquidation, LLC, herein referred to as ("Assignee").

Assignor does hereby assign to Assignee the lien on the

1LNHM83W42Y62	2002 Lincoln Town Car
1FMDU75W73ZA7	2003 Ford Explorer Limited
3G5DB03E13S58	2003 Buick Rendezvous
2T1CF28P82C54	2002 Toyota Camry
1GKEK13R8YR10	00 GMU Yukon Denali
1B7HG48N22S63	2002 Dodge Dakota SLT Quad Cab
1GNDT13S27218	2007 Chevrolet Trailblazer
3GYFK66N54G31	2004 Cadillac Escalade ESV
1YVHP80C675M2	2007 Mazda Mazda6
3GKFK16T51G24	2001 GMC Yukon
1N4BA41E94C91	04 Nissan Maxima
JN8DR09Y13W81	2003 Nissan Pathfinder
WAUCFAFR4AA01	2010 Audi A5
1N4BL11D82C13	2002 Nissan Altima
JN8AR07Y5YW40	2000 Nissan Pathfinder
1FAHP37N57W15	2007 Ford Focus
1FTRX18WX2NA6	2002 Ford F150
4A3AL35T37E02	2007 Mitsubishi Eclipse Spyder GT
5N1ED28Y31C52	2001 Nissan Xterra
1FTSE34L31HA2	2001 Ford E350 Vans Econoline Cargo
SALSK25438A13	2008 Range Rover

YV1CZ91H43100	03 Volvo XC90
5TETU62N95Z05	2005 Toyota Tacoma PreRunner
5NMSG13D79H32	09 Hyundai Santa Fe GLS
1GCEC14T36Z13	2006 Chevrolet Silverado 1500
3GNFC16058G23	2008 Chevrolet Suburban
YV1CZ91H24105	2004 Volvo XC90 4D
3GNEC16Z25G25	2005 Chevrolet Suburban
WALXU64B43N07	2003 Audi S6
2G1FP32K12215	2002 Chevrolet Camaro
1D7HU16D73J64	2003 Dodge Ram
JN8AZ08W65W51	2006 Nissan Murano
1J4FA49S26P74	2006 Jeep Wrangler
2D4GP24R85R28	2005 Dodge Caravan
1D8HD48P47F50	2007 Dodge Durango

, a copy of which is attached hereto.

Whereas, the intent of this assignment is to transfer to Assignee full rights secured by said lien, Assignor does hereby appoint Assignee his attorney in fact, with full authority to enforce the lien herein assigned, and to collect and receive the debt secured by said lien, as Assignor would do if this assignment were not being made. Any costs incurred by the Assignee in enforcing the assigned lien, shall be borne by the Assignee.

In witness, whereof, Assignor has executed this assignment on the 19th of March 2015.

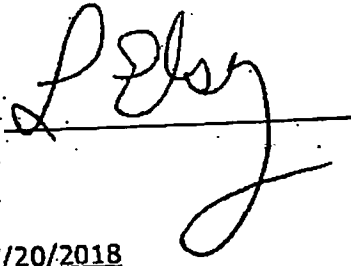
Lienholder's Agent Signature:

*Kala Robinson - Agent*

**Acknowledgement**

This document was acknowledged before me on this 19<sup>th</sup> day of March 2015.

Signature of Notary Public:



Full legal Name: Laura Elsy

My commission expires: 07/20/2018

State of: Florida

County of: Palm Beach





# ODOMETER DISCLOSURE STATEMENT

State Form 43230 (R3 / 5-13)

INDIANA BUREAU OF MOTOR VEHICLES

### INSTRUCTIONS

1. In accordance with federal and state law, the seller of a motor vehicle must disclose the current mileage to a purchaser in writing upon transfer of ownership. The disclosure must be signed by the seller, including the printed name. If more than one person is a seller, only one seller is required to sign the written disclosure.
2. The purchaser must sign the disclosure statement, including printed name and address, and return a copy to the seller.
3. Complete this form in its entirety, in blue or black ink.

Federal and State law requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines, imprisonment, or both.

I, Liquidation, LLC residing at:

Printed name (s) of Seller(s)

101 W. Ohio St, STE 2000B Indianapolis IN 46204 certify to the best of my knowledge that the

Address of Seller(s) (number and street, state, and ZIP code)

odometer reading is the actual mileage of the vehicle described below unless one of the following statements is checked:

Miles (no tenths)
54348

1. I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.
2. I hereby certify that the odometer reading is NOT the actual mileage and should not be relied upon.  
**WARNING - ODOMETER DISCREPANCY.**

Vehicle Make <b>FORD</b>	Vehicle Model <b>FOCUS</b>	Vehicle Year <b>2007</b>	Vehicle Body Type <b>4D</b>
Vehicle Identification Number (VIN)			Transfer Date (month, day, year)
1 F A H P 3 7 N 5 7 W 1 5 [REDACTED]			
I will not hold the Bureau of Motor Vehicles or the Bureau of Motor Vehicles Commission responsible for any discrepancy shown on the odometer reading. I, the undersigned, swear or affirm that the information entered on this form is correct. I understand that making a false statement may constitute the crime of perjury.			
Signature(s) of Seller(s) [REDACTED]			Date (month, day, year) <b>03/22/2015</b>

### PURCHASER'S INFORMATION

I am aware of and acknowledge the above odometer certification made by the seller(s).

Signature(s) of Purchaser(s)	Date (month, day, year)	
Printed Name(s) of Purchaser(s)		
Address of Purchaser(s) (number and street)		
City	State	ZIP Code



- [AutoCheck Members Site](#)
  - [Home](#)
  - [Dashboard](#)
  - [Marketing Resources](#)
  - [The Latest](#)
  - [Industries Served](#)
  - [About Us](#)
  - [Help](#)
  - [Log Out](#)
- 
- [Get More Reports](#)
  - [Current Reports](#)
  - [Register Buyback](#)
  - [Mobile](#)
  - [Upload Used Inventory](#)

### Get Report for Single Vehicle

To get a report for one vehicle, enter a VIN below then select a report type.

Choose Language:  English  Spanish  
Choose Report Type:



### Print Options

Choose your print options:

- With section details shown
- With section details hidden



### Email Options

Email your report.

To:

From:



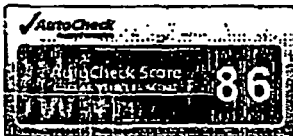
Your AutoCheck Vehicle History Report  
Report Run Date: March 22, 2015 11:53:20 AM EDT  
2007 Ford Focus ZX5 S / ZX5 SE / ZX5 SES

# ONE OWNER



Calculated Owners: 1  
 Class: Small Car - Economy  
 Engine: 2.0L I4 SFI  
 Country of Assembly: United States  
 Vehicle Age: 8 year(s)  
 Calculated Owners: 1  
 VIN: 1FAHP37N57W15   
 Year: 2007  
 Make: Ford  
 Model: Focus ZX5 S / ZX5 SE / ZX5 SES  
 Style/Body: Hatchback 4D

This vehicle's AutoCheck Score



The AutoCheck Score is a summary of your vehicle's history. It lets you compare similar vehicles with ease.  
About the AutoCheck Score

This vehicle is AutoCheck Assured™



This vehicle does not have any major title defects.



**Accident Check**

Reported accident's: 0



**Title and Problem Check**



Odometer Check

Your vehicle checks out:  
Last Reported Odometer Reading: 53,600



Vehicle Use and Event Check

Specific vehicle use(s) or events reported

View Detailed History

Hide Details

Accident Check

Not all accidents / issues are reported to AutoCheck.



Your Vehicle Checks Out: There have been no accidents reported to AutoCheck for this 2007 Ford Focus ZX5 S / ZX5 SE / ZX5 SES (1FAHP37N57W15... AutoCheck receives its accident data from government sources and independent agencies, and based on the information available to us, we have found that no accidents have been reported on this vehicle.



NO ACCIDENT FOUND ON RECORD

Hide Details

Title and Problem Check



Your Vehicle Checks Out: AutoCheck's database for this 2007 Ford Focus ZX5 S / ZX5 SE / ZX5 SES (1FAHP37N57W15... shows no negative titles or other problems. When reported to AutoCheck, these events can indicate serious past damage or other significant problems, and disqualifies the vehicle for AutoCheck Assured status. Check the Vehicle Use and Event Check for reported accidents that can affect vehicle safety and value.

0 Problem(s) Reported: 15 Title/Problem areas checked:

- No abandoned title record
- No damaged title or major damage incident record
- No fire damaged title record
- No grey market title record
- No hail damage title record
- No insurance loss title or probable total loss record
- No junk or scrapped title record
- No manufacturer buyback/lemon title record
- No odometer problem title record
- No rebuilt/rebuildable title record
- No salvage title or salvage auction record
- No water damaged title record
- No NHTSA crash test record
- No frame/body damage record
- No recycling facility record

Hide Details

Odometer Check



Your Vehicle Checks Out: AutoCheck examined the reported odometer readings reported to AutoCheck for this 2007 Ford Focus ZX5 S / ZX5 SE / ZX5 SES (1FAHP37N57W15... and no indication of an odometer rollback or tampering was found. AutoCheck uses business rules to determine if reported odometer readings are significantly less than previously reported values. Not all reported odometer readings are used. Title and auction events also report odometer tampering or breakage.

0 Problem(s) Reported: Mileage Date Reported:

- 6 09/11/2008
- 18,06009/01/2009
- 53,60008/06/2014

Hide Details

Vehicle Use and Event Check



Information Reported: AutoCheck shows additional vehicle uses or events reported to AutoCheck for this 2007 Ford Focus ZX5 S / ZX5 SE / ZX5 SES (1FAHP37N57W15... This includes reported vehicle uses such as rental or lease, and events such as whether the vehicle has been reported to have had a loan/lien or a duplicate title issued. Other events show if the vehicle has a reported accident and how many calculated accidents or if it has been reported stolen or repossessed, it is recommended to have pre-owned vehicles inspected by a third party prior to purchase.

1 Event(s) Reported: 6 Vehicle uses checked:

- Fleet, rental and/or lease use record(s)
- No taxi use record
- No police use record
- No government use record
- No livery use record
- No driver education record

2 Event(s) Reported: 9 Vehicle events checked:

- No accident record reported through accident data sources
- Corrected title record(s)
- Duplicate title record(s)
- No emission/safety inspection record
- No loan/lien record
- No fire damage incident record
- No repossessed record
- No theft record
- No state registration title record

Detailed Vehicle History

Below are the historical events for this vehicle listed in chronological order. Any discrepancies will be in bold text.

Report Run Date March 22, 2015 11:53:20 AM EDT  
 Vehicle: 2007 Ford Focus ZX5 S / ZX5 SE / ZX5 SES (1FAHP37N57W15 [REDACTED])

Event date	Location	Odometer reading	Data Source	Details
08/17/2006			Independent Source	VEHICLE MANUFACTURED AND SHIPPED TO DEALER
09/11/2006MI		8	Motor Vehicle Dept.	TITLE (Title #:165T2540054) (Leased Vehicle)
09/11/2006MI			Motor Vehicle Dept.	REGISTRATION EVENT/RENEWAL (Leased Vehicle)
07/25/2007MI			Motor Vehicle Dept.	REGISTRATION EVENT/RENEWAL (Leased Vehicle)
08/07/2008MI			Motor Vehicle Dept.	REGISTRATION EVENT/RENEWAL (Leased Vehicle)
08/05/2009MI			Motor Vehicle Dept.	REGISTRATION EVENT/RENEWAL (Leased Vehicle)
09/01/2009FAIR HAVEN, MI	FAIR HAVEN, MI	18,060	Motor Vehicle Dept.	TITLE (Title #:173X2440245)
08/06/2010FAIR HAVEN, MI	FAIR HAVEN, MI		Motor Vehicle Dept.	REGISTRATION EVENT/RENEWAL
08/04/2011FAIR HAVEN, MI	FAIR HAVEN, MI		Motor Vehicle Dept.	REGISTRATION EVENT/RENEWAL
08/03/2012FAIR HAVEN, MI	FAIR HAVEN, MI		Motor Vehicle Dept.	REGISTRATION EVENT/RENEWAL
08/12/2013FAIR HAVEN, MI	FAIR HAVEN, MI		Motor Vehicle Dept.	REGISTRATION EVENT/RENEWAL
08/05/2014FAIR HAVEN, MI	FAIR HAVEN, MI		Motor Vehicle Dept.	REGISTRATION EVENT/RENEWAL
08/06/2014FAIR HAVEN, MI	FAIR HAVEN, MI	53,600	Motor Vehicle Dept.	TITLE (Title #:171C2170180)
08/12/2014FAIR HAVEN, MI	FAIR HAVEN, MI		Motor Vehicle Dept.	TITLE (Title #:171C2240056) DUPLICATE TITLE
09/03/2014FAIR HAVEN, MI	FAIR HAVEN, MI		Motor Vehicle Dept.	TITLE (Title #:298C2450095) CORRECTED TITLE

**ONE OWNER**

Calculated Owners: 1



This Vehicle's Glossary

Below are the specific definitions for events that appear in this vehicle's report. More information is available in the full AutoCheck glossary.

Term	Section Location	Definition
Duplicate Title	Vehicle Use and Event Check	The vehicle had a duplicate title issued by the DMV.
Corrected Title	Vehicle Use and Event Check	The State DMV has issued a corrected title for the vehicle.
Fleet, Rental and/or Lease Use	Vehicle Use and Event Check	The vehicle has been reported as used as a fleet, rental, and/or lease vehicle.

AutoCheck Terms and Conditions

This report, and any reliance upon it, is subject to AutoCheck Terms and Conditions. If you obtained the report from a dealer, the dealer has been provided with these Terms & Conditions and can share them with you. These AutoCheck Terms and Conditions are also available at any time at [www.autocheck.com/terms](http://www.autocheck.com/terms) or by writing to Experian: Experian Automotive C/O AutoCheck Customer Service 955 American Lane Schaumburg IL 60173

About AutoCheck

AutoCheck vehicle history reports by Experian Automotive is the leading vehicle history reporting service. With expert data handling, the Experian Automotive database houses over 4 billion records on a half a billion vehicles. Every AutoCheck vehicle history report will give you confidence when buying or selling your next used vehicle, with superior customer service every step of the way.

Patent Notice

Certain aspects of this vehicle history report may be covered by U.S. Patent 8,005,759.

Experian and the marks used herein are service marks or registered trademarks of Experian. Other product and company names mentioned herein may be the trademarks of their respective owners.



Form

State Form 48841  
(R4 / 3-08)

# Indiana Department of Revenue Certificate of Gross Retail or Use Tax EXEMPTION for the Purchase of a Motor Vehicle or Watercraft

NAME OF DEALER		Dealer's RRMC # (Registered Retail Merchant Certificate Number)	
		<div style="border: 1px solid black; width: 100px; height: 15px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; width: 100px; height: 15px;"></div>	
		TID# (10 digits)	LOC# (3 digits)
Dealer's FID # (Federal Identification Number, 9 Digits)		Dealer's Plate Number	

Address of Dealer	City	State	Zip Code
-------------------	------	-------	----------

NAME OF PURCHASER(S) (PRINT OR TYPE) Liquidation, LLC	SSN, TID, OR FID # (Mandatory) 98-1170078
--	--

Address of Purchaser 101 W. Ohio St, STE 2000B	City Indianapolis	State IN	Zip Code 46204
---	----------------------	-------------	-------------------

VIN # (Vehicle Identification Number) or HIN # (Hull Identification Number) 1FAHP37N57W15	Year 2007	Make FORD	Model/Length FOCUS
--	--------------	--------------	-----------------------

Calculation Of Purchase Price	
1. Total Purchase Price	1.
2. Trade-Allowance (Like-kind exchanges only)	2.
3. Net Purchase Price (Line 1 minus Line 2)	3.

Trade in Information		
VIN # (Vehicle Identification Number) or HIN # (Hull Identification Number)		
Year	Make	Model/Length

CALCULATION OF PURCHASE PRICE LINES 1, 2, & 3 MUST BE COMPLETED FOR ALL EXEMPTED PURCHASES

**NEW RESIDENT STATEMENT** Must Be Completed if Exemption #8 is claimed, see reverse side  
I certify that I became a resident of INDIANA on (month + year) \_\_\_\_\_

My Previous State of residence was \_\_\_\_\_ I hereby certify that the above statement is true and correct.

Date \_\_\_\_\_ Signature of Owner \_\_\_\_\_

**SALES/USE TAX WORKSHEET** To be completed if Sales and/or Use Tax was paid to a state other than Indiana, Exemption #15. See reverse Side.

Date of Purchase \_\_\_\_\_

1. Purchase price of property subject to sales/use tax	1. \$ _____
2. Indiana sales/use tax due: Multiply Line 1 by sales/use tax percentage (7%)	2. _____
3. Credit for sales tax previously paid to another state (Do not include flat fees, local, and/or excise taxes.) In what state was the tax paid?	3. _____
4. Total amount due: Subtract Line 3 from Line 2 (Line # 3 can not exceed Line # 2)	4. \$ _____

**DIRECT RELATIVE IDENTIFICATION EXEMPTION** (Must Be Completed if Exemption # 11 is claimed, see reverse side).

Name(s) on original title \_\_\_\_\_ Relationship of above parties \_\_\_\_\_

Name(s) being added/deleted \_\_\_\_\_

**PUBLIC TRANSPORTATION EXEMPTION** (Must Be Completed if Exemption # 6 is claimed and you are not a school bus operator.)

USDOT # (U.S. Department of Transportation Number) \_\_\_\_\_

I certify that the above vehicle or watercraft is exempt from sales/use tax under exemption # 10 (see reverse side). I also certify that any sales tax credit shown as paid to an out of state dealer using exemption #15 was actually collected by dealer and the dealer has not provided the buyer with a check to be paid to the BMV. I understand that making a false statement on this form may constitute the crime of perjury.

Date 03/22/2015 Signature of Purchaser [Signature]



LIMITED POWER OF ATTORNEY

The undersigned authorized agent for Liquidation LLC grants this limited power of attorney to Diversified Vehicle Services, d/b/a DVS, an Indiana company, to execute on their behalf, an application and any other necessary ancillary documents, solely for the purposes of a motor vehicle title and/or registration for motor vehicles.

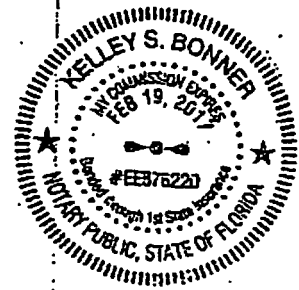
(Printed name and title) KIRT ZIESMAN, Recovery Manager

(Signed name and title)  Recovery Manager

Witness by hand and Notarial seal this 15 day of September 2014

State of Florida  
County Palm Beach

Kelley S. Bonner



**B**

STATE OF MICHIGAN  
CIRCUIT COURT FOR THE 30<sup>TH</sup> JUDICIAL CIRCUIT  
INGHAM COUNTY

BILL SCHUETTE, ATTORNEY GENERAL  
OF THE STATE OF MICHIGAN, *ex rel*  
The People of the State of Michigan,

No. ~~16~~ -CP

Plaintiff,

HON.

LIQUIDATION, LLC; also doing business as:  
VEHICLE LIQUIDATION LLC, AUTOLOANS, LLC;  
AUTO LOANS, LLC; CAR LOAN, LLC;  
SOVEREIGN LENDING SOLUTIONS, LLC;  
SOVEREIGN LENDING, LLC,  
MANAGEMENT SOLUTIONS, LLC;  
LOAN SERVICING SOLUTIONS, LLC; and  
WILLIAM MCKIBBIN, III, INDIVIDUALLY;  
MARK EDWARD WIENER, INDIVIDUALLY, *et al.*

Defendants.

**AFFIDAVIT OF FRED BUETER**

I, Fred Bueter, swear or affirm that each of the following is true to the best of my knowledge and belief:

1. I am the Director of the Michigan Department of State Bureau of Driver and Vehicle Programs, Customer Service Administration.

2. I am authorized and competent to give this declaration, and have personal knowledge of the facts stated herein.

3. I am a Michigan Department of State (MDOS) employee familiar with the manner and process in which the MDOS vehicle title history records referenced herein are created and maintained by virtue of my duties and responsibilities.

4. The Michigan vehicle title history records referenced herein were made at or near of the time of the occurrences of the matters set forth, by or from information transmitted by, people with knowledge of those matters.

5. The MDOS Michigan vehicle title records referenced herein were kept in the course of regularly conducted MDOS business activities, and it was the regular practice of MDOS activity to make the referenced records.

6. At the request of the Michigan Attorney General, Consumer Protection Division, MDOS examined MDOS vehicle title records and prepared a data compilation identifying Michigan vehicle titles that are or were associated with any of the above limited liability companies named in this action.

7. Autoloans, LLC, Sovereign Lending Solutions or Auto Loans, LLC appear as a lienholder on at least 405 Michigan vehicle titles. A data compilation identifying affected vehicles is available but not attached to this Affidavit in order to protect the identity of affected vehicle owners granting a security interest to the named lienholder.

8. MDOS Michigan vehicle title history records of 39 vehicles identified by the Attorney General, Consumer Protection Division, reflect that 33 of the 39 Michigan vehicle titles were formerly associated with AutoLoans, LLC or Sovereign Lending Solutions, LLC as a lienholder, until issuance of an Indiana title in the name of Liquidation LLC as sole owner. Liquidation, LLC then sold the vehicle to a Michigan business entity, which resold it to a current Michigan resident owner.

9. One representative record of the 33 vehicle title records referenced in the preceding paragraph is attached, with vehicle owner(s)' personal information and partial vehicle identification number redacted.

Further affiant sayeth not.

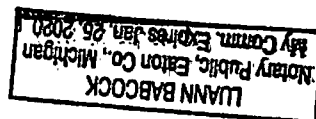
Dated: 01-11-16

Fred Bueter

Fred Bueter  
Director, Bureau of Driver and Vehicle Programs  
Customer Service Administration  
Michigan Department of State

Subscribed and sworn to before me  
on this 11 day of January, 2016.

Luan Babcock  
Notary Public  
Eaton County, Michigan  
My commission expires:



# Receipt for RD-108 Dealer Transaction

Dealer  
 US AUTO SALES INC 2 INVENTORY  
 Address  
 25300 GRAND RIVER  
 City  
 REDFORD, MI 48240

Dealer License No.	B8188
Odometer	107158 A
A = Actual mileage B = Not actual mileage C = Exceeds mechanical limits of odometer	



Transaction Type:	IN
FOREIGN TITLE/ORIG PLATE	NO
15806148000159	

Error/Flash Condition:

Error/Flash Approval Reason:

Validation: 08182015 TO D230 603 2433 857.04 603D2302433 107158 A *S.I. RECORDED*				
Plate No.	Expires on	Months		
	01/07/2016	06		
Year	Make	Body Style	Code	County
2009	CHRYSLER	4D	01	82
Vehicle No.	Fee Cat. or WL	License Fee		
2A8HR54179R67	000028	60.00		
Driver License No/PIDs of All Owners/Lessee			Title	
1) [REDACTED]			15.00	
			Title Lam Fee	
			0.00	
Complete Name(s) and Address(es) of All Owners or Lessors			Tax	
[REDACTED]			782.04	
DETROIT, MI 48227			Transfer Fee	
			0.00	
			Total	
			857.04	
Complete Name(s) and Address(es) of Lessee			Full Rights to Survivor	
NONE			N	

First Secured Interest	Filing Date
CREDIT ACCEPTANCE CORPORATION 25505 W 12 MILE RD SOUTHFIELD, MI 48034	08/03/2015
Second Secured Interest	Filing Date
NONE	
Purchase Price of Vehicle	12800.00

Dealer Comment:  
 TAB NUMBER: 3910570

STATE OF MICHIGAN

APPLICATION FOR MICHIGAN TITLE & REGISTRATION  
STATEMENT OF VEHICLE SALE

DEPARTMENT OF STATE

Purchase Date 08/03/15 2014  
Invoice/Stock No.

Delivery Date 08/03/15 2014  
Invoice/Stock No.

Dealer **U.S. AUTO SALES INC.**  
Address **25300 GRAND RIVER**  
City **REDFORD**

County **WAYNE** State **MICHIGAN** Zip Code **48240-**

Dealer License **B008188** Sales Tax License **383562261** Phone Number **(313) 535-9280**

Vehicle Sold  New  Used  Demo Trade-In  Yes  No  
Trade-in Year Make Vehicle No.

**TEMPORARY VEHICLE REGISTRATION  
USED TO TRANSFER PLATES  
Expires 15 days after delivery date**  
Plate transferred from: Year Make  
Vehicle No. Plate No. Temp. Expiration Date **08/18/20**

**VEHICLE USE AND HISTORY DISCLOSURE:**  
 POLICE VEHICLE  VEHICLE HAS BEEN FLOOD-DAMAGED  
 GOVERNMENT VEHICLE  SALVAGE TITLE HAS PREVIOUSLY BEEN ISSUED  
 TAXI

**ODOMETER MILEAGE**  
The following section must be completed when odometer disclosure is required. The odometer mileage reading must match the mileage reading disclosed to the purchaser on the title and/or invoice statement.  
1 0 7 1 5 8  
NO TENTHS  
 Actual mileage  not actual mileage  exceeds mechanical limits of odometer

I have selected and agree to pay the **OPTIONAL \$24 CVR electronic filing fee**  
Customer Initials

Factory Installed Accessories  Factory List Attached to Vehicle

Dealer Installed Accessories When Optional to Purchaser

REMARKS: **SOLD AS IS  
SOLD AS EQUIPPED**

Temporary Registration No. **C4644872** Temporary Fee Charged  Yes  No  
Salesperson **109 Craig Eatmon**

**CONTRACTUAL DISCLOSURE STATEMENT FOR USED VEHICLES ONLY**  
The information you see on the invoice form for this vehicle is part of this contract. Information on the auction form overrides any contrary provisions on the contract of sale.

I CERTIFY I SOLD THIS VEHICLE TO THE PURCHASER NAMED IN THIS FORM. I WARRANT THE TITLE TO THIS VEHICLE AND CERTIFY THAT THE VEHICLE IS SUBJECT ONLY TO THE SECURITY INTERESTS NAMED ABOVE.

Agent  
Dealer's Signature Title

**PURCHASER WARNING: DO NOT SIGN BLANK FORM**

I am purchasing or leasing this vehicle and am applying for a Michigan certificate of title and registration or, if the lessee, applying for a registration. I certify that my driver license is not suspended, revoked, or denied, as a repeat offender and I am eligible to purchase or register the vehicle. I further certify that if a tax exemption is shown above it is valid.

08/03/15 x  
08/03/15 x  
08/03/15 x

Expires on Month	Day	Year	Months	<input checked="" type="checkbox"/> NEW PLATE
01	07	2016	6	<input type="checkbox"/> RENEWAL
				<input type="checkbox"/> TRANSFER
Year	Make	Body Style	Code	County
2009	CHRYSLER	4 DOOR VAN,1	1	82
Vehicle No.	Fee Category/Weight	License Fee		
2A8HR54179R67	28	601.00		
Cover License No./PID of All Owners or Lessees				Title
1) [REDACTED] 2) [REDACTED]				151.00
County of Residence				Title Late Fee
[REDACTED]				01.00
Complete Names and Addresses of All Owners or Lessees				Tax
[REDACTED]				7821.04
[REDACTED]				Reg. Transfer Fee
[REDACTED]				01.00
Complete Names and Addresses of All Owners or Lessees				Total - Transfer to SA
[REDACTED]				8571.04
				Fall Rights to Survivor
				<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No

Insurance Company **STATE FARM** Policy or Binder **22-1226-804**  
First Secured Interest **CREDIT ACCEPTANCE CORP** Filing Date **08/03/15**  
Address **35505 W. 12 MILE RD.**  
City-State Zip **SOUTHFIELD, MI 48034-**

1. PURCHASE PRICE OF VEHICLE (Including Freight & Accessories)	12800.00
2. OTHER TAXABLE CHARGES (Documentary Fee, Service Fee, Temp. Reg. Fee, Etc.)	210.00
2. A. OPTIONAL \$24 ELECTRONIC FILING FEE	24.00
3. TOTAL TAXABLE PRICE	13034.00
4. (Above total) SALES TAX - LICENSE - TITLE	857.04
5. NON-TAXABLE CHARGES (Labor Service Contract, Etc.)	1580.00
6. TOTAL DELIVERED PRICE	15471.04
7. CASH ON DEPOSIT	0.00
8. CASH DUE ON DELIVERY	1600.00
9. TRADE-IN	\$ 0.00
10. LESS UEN	\$ 0.00
11. TOTAL DOWN PAYMENT	1600.00
12. UNPAID BALANCE TO BE FINANCED	13871.04
13. INSURANCE SURCHARGE*	0.00
14. TOTAL AMOUNT OF FINANCE CONTRACT	23937.60

\* TYPE OF INSURANCE  
WARNING: This insurance is not PL/PD No Fault Insurance required by Michigan law.  
 CREDIT LIFE  HEALTH & ACCIDENT  
 GAP INSURANCE

PLEASE TYPE OR PRINT INFORMATION

REQUIREMENTS: Federal and State law requires that you state the mileage in connection with the transfer of ownership. Failure to complete, or providing false statement may result in fines and or imprisonment. TO SELLER: Seller is responsible for completing form. If title is in more than one name, all owners listed on the title must sign as seller. Do not sign as a Seller until all areas of the assignment are completed. Any person signing for a company must state position. TO PURCHASER: You must apply for a new certificate of title within thirty-one days of the date of purchase, or pay a delinquent penalty fee. All liens shown on the face of this title must be released before you apply for a new title.

We swear or affirm that the information on this form is correct. We understand that a false statement may constitute the crime of perjury.

I (We) certify to the best of my (our) knowledge that the odometer now reads and is the ACTUAL MILEAGE of the vehicle unless one of the following statements is checked.

707,109 Miles

The odometer reading stated is in excess of its mechanical limits.

The odometer reading is not the actual mileage. WARNING - ODOMETER DISCREPANCY

SELLER INFORMATION

Seller information form with fields for Signature of Seller, Position, Printed Name of Seller, Date of Sale, Selling Price, Trade In Price, Total Price Paid.

PURCHASER INFORMATION

Purchaser information form with fields for Name of Purchaser, Dealer Number, Address, City, State, Zip Code, Signature of Purchaser, Printed Name of Purchaser.

FIRST RE-ASSIGNMENT BY REGISTERED DEALER ONLY

First re-assignment form with odometer certification and dealer information.

First re-assignment purchaser form with dealer information and purchaser details.

SECOND RE-ASSIGNMENT BY REGISTERED DEALER ONLY

Second re-assignment form with odometer certification and dealer information.

Second re-assignment purchaser form with dealer information and purchaser details.

THIRD RE-ASSIGNMENT BY REGISTERED DEALER ONLY

Third re-assignment form with odometer certification and dealer information.

Third re-assignment purchaser form with dealer information and purchaser details.

NO ADDITIONAL RE-ASSIGNMENTS PERMITTED

INDIANA CERTIFICATE OF TITLE



STATE OF INDIANA  
CERTIFICATE OF TITLE FOR A VEHICLE

15-306



MAKE CHRYSLER	MODEL NAME TOWN & COUNTRY TOURI	YEAR 2009	VIN 2A8HR54179R675509
TITLE TYPE NORMAL	FORMER TITLE/STATE 298C2450070/MI	PURCHASE DATE 05/08/15	BODY TYPE 4W

OWNER(S) NAME

LIQUIDATION LLC  
101 W OHIO ST  
INDIANAPOLIS IN 462041906

USAGE TAX PAID  
\$0.00

ISSUE DATE  
06/16/15

ODOMETER/BRAND  
107109/ACTUAL



MAILING ADDRESS

DVS  
1919 S POST RD  
INDIANAPOLIS IN 46239

BRAND(S)

SECOND LIENHOLDER

ADDITIONAL OWNER(S)

LIEN RELEASED BY:

X

PRINTED NAME:

POSITION:

DATE:

FIRST LIENHOLDER

THIRD LIENHOLDER

LIEN RELEASED BY:

X

LIEN RELEASED BY:

X

PRINTED NAME:

POSITION:

DATE:

PRINTED NAME:

POSITION:

DATE:

The Commissioner of the Bureau of Motor Vehicles, pursuant to the laws of the State of Indiana, certifies that the vehicle/watercraft has been duly titled and the owner of the described vehicle/watercraft is subject to the liens set forth.

INDIANA BUREAU OF MOTOR VEHICLES

Kent W. Abernathy, Commissioner

F7917377

TITLE NUMBER

15806148000159

DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR MUTILATIONS



# Application for Michigan Vehicle Title

298C2450070

VEHICLE IDENTIFICATION		PLATE	PLATE EXPIRATION DATE	REG. FEE
CORRECTION TITLE ONLY				0.00
YEAR	MAKE	VEHICLE IDENTIFICATION NUMBER		TITLE FEE
2009	CHRYSLER	2A8HR54179E678		15.00
STATION	VEHICLE WEIGHT	OWNER'S DRIVER LICENSE NUMBER	PLATE RIGHTS TO SURVIVOR	TAX
STA WGN	000027	062360 A	N	0.00
OWNER'S NAME AND ADDRESS				RIG. TRANSFER
[REDACTED] [REDACTED] LAPEER MI 48446				0.00
				TOTAL
				15.00

FIRST SECURED PARTY	FINANCIAL DATE	SECOND SECURED PARTY	FINANCIAL DATE
AUTOLOANS LLC 6170 W LK MEAD BLVD LAPEER MI 48446	09/02/2014	NONE	

APPLICANT IDENTIFICATION	
<input type="checkbox"/> Owner	<input type="checkbox"/> Other Name: _____
ID presented: _____	
Reason for Duplicate Title: <input type="checkbox"/> Lost <input type="checkbox"/> Stolen <input type="checkbox"/> Mutilated	

LEGAL PAPERS		
TYPE OF DOCUMENT	COUNTY	STATE
COURT	FILE OR DOCKET	DATE EXAMINED
BRANCH OFFICE	TRANSFER (Phone)	

CLAIM FOR TAX EXEMPTION	USE TAX RETURN	PURCHASE DATE
REASON:	1. Purchase price or retail value amount is greater <b>0.00</b>	SELLER'S NAME AND ADDRESS
<input type="checkbox"/> I certify the tax exemption claimed above is valid under law.	2. Gift tax <b>0.00</b>	
	3. Credit for tax paid to a foreign state (if applicable) <b>0.00</b>	
	4. Tax being paid <b>0.00</b>	
<input type="checkbox"/> I certify that in this vehicle and all information on this application is correct to the best of my knowledge.		
New Owner's Applicant's Signature		

**Contact a Secretary of State Branch office if you do not receive your new title within 60 days**

**This form or your title must be presented to purchase or transfer plates.**

Final determination of the correct tax liability will be made by the Michigan Department of Treasury. You may be required to document your tax return or prove you are entitled to the exemption claimed. If you cannot support your claim, minimum penalties include the added tax, a negligence penalty, plus interest from the date of filing this application. Additional penalties can be imposed including criminal prosecution or assessing up to 175% of the tax due.

**EXEMPTION - TRANSFERS BETWEEN RELATIVES:** An exemption from use tax is allowed when the new owner is the spouse, father, mother, brother, sister, child, stepparent, stepchild, stepbrother, stepsister, half brother, half sister, grandparent, grandchild, legal ward, or legally-appointed guardian of the previous owner. Documentation proving the relationship may be requested by the Michigan Department of Treasury.

VALIDATION: 09022014 F1 C245 298 0070 15.00 SM 298C2450070

AMOUNT RECEIVED	CHANGE

## Application for Michigan Vehicle Title

TRANSACT TYPE <b>Adding First Secured Party To Title</b>		PLATE [REDACTED]	PLATE EXPIRATION DATE <b>9/3/2014</b>	REG FEE
YEAR <b>2009</b>	MAKE <b>Chrysler</b>	MODEL <b>Town &amp;amp; Country</b>	VEHICLE IDENTIFICATION NUMBER <b>2A8HR54179R675</b>	TITLE FEE <b>\$15.00</b>
DRIVE STYLE <b>Wagon LWB</b>	MI CATALYST [REDACTED]	ODOMETER <b>90,008</b>	OWNER'S FORM NUMBER [REDACTED]	TAX
OWNER'S NAME (BY ADDRESS) [REDACTED] [REDACTED] <b>Lapeer MI 48446</b>				REG TRANSFER
				TOTAL <b>\$15.00</b>

FIRST SECURED PARTY <b>AutoLoans, LLC</b>	FILING DATE <b>8/22/2014</b>
6170 W Lake Mead Blvd #44573 <b>Las Vegas NV 89108</b>	

SECOND SECURED PARTY	FILING DATE

APPLICANT IDENTIFICATION	
<input type="checkbox"/> Owner	<input type="checkbox"/> Other Name _____
ID presented	
Reason for Duplicate Title: <input type="checkbox"/> Lost <input type="checkbox"/> Stolen <input type="checkbox"/> Misplaced	

LEGAL PAPERS		
TYPE OF DOCUMENT	COUNTY	STATE
COUNT	FILE OR DOCKET NUMBER	DATE EXAMINED
BRANCH OFFICE	EXAMINER (Print)	

CLAIM FOR TAX EXEMPTION	USE TAX RETURN	PURCHASE DATE
REASON  <input type="checkbox"/> I certify the tax exemption shown above is valid. Initial box: <span style="border: 1px solid black; display: inline-block; width: 20px; height: 20px; vertical-align: middle;"></span>	1 Purchase price or retail value, whichever is greater  2 6% Tax <span style="float: right;"><b>\$0.00</b></span>  3 Credit for tax paid to a reciprocal state (proof attached)	HILLS 4725554-1 08/29/2014 SELLER'S NAME AND ADDRESS NY \$15.00 
I certify I own this vehicle and all information on this application is correct to the best of my knowledge	4 Tax Being Paid <span style="float: right;"><b>\$0.00</b></span>	

New Owner's/Applicant's Signature

**X** Marquell Allen Pone By: Kab Robinson - POA

**Contact a Secretary of State branch office if you do not receive your new title within 60 days**

**This form or your title must be presented to purchase or transfer plates.**

Final determination of the correct tax liability will be made by the Michigan Department of Treasury. You may be required to document your tax return or prove you are entitled to the exemption claimed. If you cannot support your claim, minimum penalties include the added tax, a negligence penalty, plus interest from the date of filing this application. Additional penalties can be imposed including criminal prosecution or assessing up to 175% of the tax due.

**EXEMPTION – TRANSFERS BETWEEN RELATIVES:** An exemption from use tax is allowed when the new owner is the spouse, father, mother, brother, sister, child, stepparent, stepchild, stepbrother, stepsister, half brother, half sister, grandparent, grandchild, legal ward, or legally-appointed guardian of the previous owner. Documentation proving the relationship may be requested by the Michigan Department of Treasury.

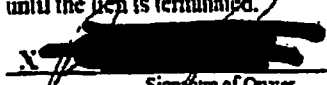
VALIDATION:

AMOUNT RECEIVED	CHANGE

### Special Mailing of Certificate of Title

As the owner of the vehicle or watercraft described on the accompanying title application, I direct the Michigan Department of State to mail or release my new title to the party listed on this form.

I understand that if this party is a lienholder, any duplicate title will also be sent to the lienholder until the lien is terminated.

  
\_\_\_\_\_  
Signature of Owner

#### Mail or Release Title To:

Name Autoloans, LLC		
Street Address 6170 W Lake Mead Blvd #44573		
City Las Vegas	State NV	Zip 89108

#### Description of vehicle or watercraft as shown on application:

Year 2009	Make Chrysler	Vehicle Identification No. 2A8HR54179R670000
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**Limited Power of Attorney/Motor Vehicle Transactions\***

(I/We) \_\_\_\_\_ appoint  
Vehicle Owner(s); Full Legal Name(s)  
**Autoloans, LLC.**

Legal Name of Attorney-in-Fact- Only one attorney-in-fact may be appointed.

As my/our attorney-in-fact, to represent (me/us) before the Department of Revenue, Department of Motor Vehicle or any of the government agency offices in this state with respect to the following described vehicle:

**2009 Chrysler Town & Country Touring ZABHR54179R67**  
Year Model Vehicle Make & Vehicle Identification Number

Said attorney-in-fact is authorized to apply for original or replacement certificates of title, to transfer title to said motor vehicle or to lien and encumber such vehicle as determined in the sole discretion of the attorney-in fact and to otherwise perform on (my/our) behalf any act or thing whatsoever concerning such motor vehicle in every respect as (I/we) could do were (I/we) personally present.

This power-of-attorney revokes all earlier powers-of-attorney and shall be in full force and effect until written revocation is received but in no event shall this power-of-attorney be valid beyond nine (9) months from the date of its execution.

The undersigned owner(s) further certifies that this power-of-attorney was completely filled in at the time of its execution.

Signed this 31 day of July, \_\_\_\_\_  
2014  
(Day) (Month) (Year)

\_\_\_\_\_  
Owner(s) Full Legal Name(s) Printed or Typed  
\_\_\_\_\_  
Owner(s) Signature(s)

**Acknowledgement of Notary Public**

The undersigned notary public does hereby certify that the above named owner of the vehicle identified in this appointment of an attorney-in fact, executed this form in my presence and that said owner was proven to be the person named by the use of the following form of positive, picture identification:

\_\_\_\_\_  
Owner(s) Valid Driver's License Number(s) & Issuing State(s) Michigan

Sworn to and subscribed before me: This 31 day of July, \_\_\_\_\_, 2014

JANE TWARD 340 N. LAUREL RD. DEION TWP. MI. 48342  
Notary's Full Legal Name - Printed or Typed Notary's Street Address

[Signature]  
Notary's Signature & Seal or Stamp Notary's City, State & Zip  
July 15, 2018 248-814-7781  
Date My Notary Commission Expires Notary Public's Phone # or e-mail address

**This form must be completed in its entirety, signed and notarized. \*It is a felony for any person to willfully enter false information on a power-of-attorney form.**

**STATE OF MICHIGAN**

**CERTIFICATE OF TITLE**

**THIS IS A DUPLICATE CERTIFICATE AND MAY BE SUBJECT TO THE RIGHTS OF A PERSON UNDER THE ORIGINAL CERTIFICATE ODOMETER MILEAGE FROM ORIGINAL CERTIFICATE**

VEHICLE IDENTIFICATION NUMBER	YEAR	MAKE	MODEL	BODY STYLE
2A8HR54179R675	2009	CHRYSLER	TOWN & COUNTRY	STA WGN
TITLE NUMBER	ISSUE DATE	ODOMETER	BRAND/LEGEND	
181C2050377 D	07/24/2014	062360	DUPLICATE	
WEIGHT CATEGORY	ODOMETER BRAND			
27	*ACTUAL MILEAGE*			
OWNER(S) NAME AND ADDRESS				
[REDACTED]				
LAPEER MI 48446				

**NO SECURED INTEREST ON RECORD**

**Title Assignment by Seller**

**ANY ALTERATION, ERASE, FALSE STATEMENT, FORGERY OR FRAUD VOIDS THIS TITLE AND IS A CRIME**

Completed by Seller	[REDACTED]		[REDACTED]	[REDACTED]
	[REDACTED]		[REDACTED]	[REDACTED]
	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/>		WARNING ODOMETER DISCREPANCY	
Completed by Buyer	[REDACTED]		[REDACTED]	[REDACTED]
	[REDACTED]		[REDACTED]	[REDACTED]
NEW LIENHOLDER INFORMATION: [REDACTED]				

In the State of Michigan, Michigan Department of State issues that this certificate of title is not valid until it is properly recorded in the State of Michigan Department of State.

MAILING ADDRESS:

[REDACTED]

LAPEER MI 48446

**G78614295**

**\*\*NOTICE TO SELLERS\*\***  
 Sellers must keep a receipt or photocopy of the reassigned title for their records for 18 months or accompany the purchaser to a Secretary of State Office.

### For Dealer Use Only

<b>First Reassignment by Michigan Dealer</b>	I (selling dealer) warrant that the title is free and clear of all liens and I have transferred ownership of this vehicle to the purchaser(s) listed below.		
	I further certify that the odometer reading is: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> and that to the best of my knowledge the odometer mileage is <small>(No Tenth)</small>		
	<input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage <b>WARNING ODOMETER DISCREPANCY</b> <input type="checkbox"/> exceeds mechanical limits of odometer		
	<b>Information Below Completed by Selling Dealer:</b>		<b>Information Below Completed by Purchaser(s):</b>
	<b>KEEP A PHOTOCOPY OF BOTH SIDES OF THIS SIGNED TITLE.</b>		"I am aware of the above odometer certification made by the selling dealer."
Printed Name of Selling Dealer and Agent		Signature of Purchaser(s)	
Signature of Agent		Printed Name of Purchaser(s)	
Date of Sale		Purchaser's Address	
Selling Dealer's License Number			

<b>Second Reassignment by Michigan Dealer</b>	I (selling dealer) warrant that the title is free and clear of all liens and I have transferred ownership of this vehicle to the purchaser(s) listed below.		
	I further certify that the odometer reading is: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> and that to the best of my knowledge the odometer mileage is <small>(No Tenth)</small>		
	<input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage <b>WARNING ODOMETER DISCREPANCY</b> <input type="checkbox"/> exceeds mechanical limits of odometer		
	<b>Information Below Completed by Selling Dealer:</b>		<b>Information Below Completed by Purchaser(s):</b>
	<b>KEEP A PHOTOCOPY OF BOTH SIDES OF THIS SIGNED TITLE.</b>		"I am aware of the above odometer certification made by the selling dealer."
Printed Name of Selling Dealer and Agent		Signature of Purchaser(s)	
Signature of Agent		Printed Name of Purchaser(s)	
Date of Sale		Purchaser's Address	
Selling Dealer's License Number			

<b>Third Reassignment by Michigan Dealer</b>	I (selling dealer) warrant that the title is free and clear of all liens and I have transferred ownership of this vehicle to the purchaser(s) listed below.		
	I further certify that the odometer reading is: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> and that to the best of my knowledge the odometer mileage is <small>(No Tenth)</small>		
	<input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage <b>WARNING ODOMETER DISCREPANCY</b> <input type="checkbox"/> exceeds mechanical limits of odometer		
	<b>Information Below Completed by Selling Dealer:</b>		<b>Information Below Completed by Purchaser(s):</b>
	<b>KEEP A PHOTOCOPY OF BOTH SIDES OF THIS SIGNED TITLE.</b>		"I am aware of the above odometer certification made by the selling dealer."
Printed Name of Selling Dealer and Agent		Signature of Purchaser(s)	
Signature of Agent		Printed Name of Purchaser(s)	
Date of Sale		Purchaser's Address	
Selling Dealer's License Number			

<b>Fourth Reassignment by Michigan Dealer</b>	I (selling dealer) warrant that the title is free and clear of all liens and I have transferred ownership of this vehicle to the purchaser(s) listed below.		
	I further certify that the odometer reading is: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input checked="" type="checkbox"/> and that to the best of my knowledge the odometer mileage is <small>(No Tenth)</small>		
	<input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage <b>WARNING ODOMETER DISCREPANCY</b> <input type="checkbox"/> exceeds mechanical limits of odometer		
	<b>Information Below Completed by Selling Dealer:</b>		<b>Information Below Completed by Purchaser(s):</b>
	<b>KEEP A PHOTOCOPY OF BOTH SIDES OF THIS SIGNED TITLE.</b>		"I am aware of the above odometer certification made by the selling dealer."
Printed Name of Selling Dealer and Agent		Signature of Purchaser(s)	
Signature of Agent		Printed Name of Purchaser(s)	
Date of Sale		Purchaser's Address	
Selling Dealer's License Number			

**No Further Reassignments Permitted**

Lienholder Information

**Auto Loans LLC**

.....  
\*\*\*\*Please Read\*\*\*\*

Auto Loans LLC  
6170 W Lake Mead Blvd. # 44573  
Las Vegas, NV 89108  
Office # 1-855-556-2489  
Fax # 877-471-7921

.....  
\*\*\*\*Please Read\*\*\*\*

**UNDER NO CIRCUMSTANCES IS THE TITLE TO BE  
RETURNED TO THE CUSTOMER!...IF FOR ANY REASON  
THE TITLE NEEDS TO BE RETURNED...PLEASE SEND TO  
THE ADDRESS ABOVE.**

# Application for Michigan Vehicle Title

181C2050377

TRANSACTION TYPE <b>DUPLICATE TITLE ONLY</b>		PLATE	PLATE EXPIRATION DATE	REQ. FEE <b>0.00</b>
YEAR <b>2009</b>	MAKE <b>CHRYSLER</b>	MODEL	VEHICLE IDENTIFICATION NUMBER <b>2A8BR54179R679</b>	TITLE FEE <b>20.00</b>
BODY STYLE <b>STA WGN</b>	FEE CAT/WEIGHT <b>000027</b>	ODOMETER <b>062360 A</b>	OWNER'S DRIVER LICENSE NUMBER [REDACTED]	FULL RIGHTS TO SURVIVOR <b>N</b>
OWNER'S NAME(S) AND ADDRESS [REDACTED] <b>LAPER MI 48446</b>				TAX <b>0.00</b>
				REG. TRANSFER <b>0.00</b>
				TOTAL <b>20.00</b>

FIRST SECURED PARTY	FILED DATE
<b>NONE</b>	

SECOND SECURED PARTY	FILED DATE
<b>NONE</b>	

APPLICANT IDENTIFICATION	
<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Other
Name: _____	
ID presented: _____	
Reason for Duplicate Title: <input type="checkbox"/> Lost <input type="checkbox"/> Stolen <input type="checkbox"/> Misused	

LEGAL PAPERS		
TYPE OF DOCUMENT	COUNTY	STATE
COURT	FILE OR DOCKET	DATE EXPIRES
BRANCH OFFICE	EXAMPER (PHONE)	

CLAIM FOR TAX EXEMPTION	USE TAX RETURN	PURCHASE DATE:
REASON: <b>LOST</b>	1. Purchase price or retail value, whichever is greater. <b>0.00</b>	SELLER'S NAME AND ADDRESS:  <b>G78614295</b>
I certify the tax exemption shown above is valid. Initial box: <input type="checkbox"/>	2. 5% Tax <b>0.00</b>	
	3. Credit for tax paid to a reciprocal state (proof attached) <b>0.00</b>	
	4. Tax Being Paid <b>0.00</b>	
I certify I own this vehicle and all information on this application is correct to the best of my knowledge.		

New Owner's/Applicants' Signature

[Signature]

[Signature]

**Contact a Secretary of State Branch office if you do not receive your new title within 60 days**

**This form or your title must be presented to purchase or transfer plates.**

Final determination of the correct tax liability will be made by the Michigan Department of Treasury. You may be required to document your tax return or prove you are entitled to the exemption claimed. If you cannot support your claim, minimum penalties include the added tax, a negligence penalty, plus interest from the date of filing this application. Additional penalties can be imposed including criminal prosecution or assessing up to 175% of the tax due.

**EXEMPTION - TRANSFERS BETWEEN RELATIVES:** An exemption from use tax is allowed when the new owner is the spouse, father, mother, brother, sister, child, stepparent, stepchild, stepbrother, stepsister, half brother, half sister, grandparent, grandchild, legal ward, or legally-appointed guardian of the previous owner. Documentation proving the relationship may be requested by the Michigan Department of Treasury.

VALIDATION:



07242014 H1 C205 181 0377 20.00 INBT 181C2050377

AMOUNT RECEIVED	CHANGE

Ruth Johnson, Secretary of State

Authority granted under Public Act 300 of 1949 as amended.



# Receipt for RD-108 Dealer Transaction

Dealer  
**SKALNEK FORD INC.**  
 Address  
**941 S. LAPEER RD**  
 City  
**LAKE ORION, MI 48362**

Dealer License No.	<b>A2577</b>
Odometer	<b>062360 A</b>
A = Actual mileage B = Not actual mileage C = Exceeds mechanical limits of odometer	



Transaction Type:	<b>TRANS TITLE/TRANS PLATE</b>	<b>MI</b>
	<b>189A1710158</b>	<b>NO</b>

Error/Flash Condition:

Error/Flash Approval Reason:

Validation: <b>03282013 RG B087 603 1246 893.84</b> <b>603B0871246 062360 A</b> <b>*NO S. I. RECORDED*</b>				
Plate No.	Expires on	Months		
[REDACTED]	<b>09/13/2013</b>	<b>12</b>		
Year	Make	Body Style	Code	County
<b>2009</b>	<b>CHRYSLER</b>	<b>SW</b>	<b>01</b>	<b>63</b>
Vehicle No.	Fee Cat. or Wt.	License Fee		
<b>2A8ER54179R675</b>	<b>000027</b>	<b>0.00</b>		
Driver License No/PIDs of All Owners/Lessees				Title
1) [REDACTED]				<b>15.00</b>
				Title Late Fee
				<b>0.00</b>
Complete Name(s) and Address(es) of All Owners or Lessors				Tax
[REDACTED]				<b>870.84</b>
[REDACTED]				Transfer Fee
<b>LAKE ORION, MI 48362</b>				<b>8.00</b>
				Total
				<b>893.84</b>
Complete Name(s) and Address(es) of Lessees				Full Rights to Survivor
<b>NONE</b>				<b>N</b>

First Secured Interest	Filing Date
<b>NONE</b>	
Second Secured Interest	Filing Date
<b>NONE</b>	
Purchase Price of Vehicle	<b>14290.00</b>

Dealer Comment:

STATE OF MICHIGAN

APPLICATION FOR MICHIGAN TITLE & REGISTRATION  
STATEMENT OF VEHICLE SALE

DEPARTMENT OF STATE

Purchase Date 03/28/13  
 Delivery Date 03/28/13  
 Dealer **SKALNEK FORD, Inc.**  
 Address 941 S. Lapeer Rd.  
 City LAKE ORION

County OAKLAND State MICHIGAN Zip Code 48362  
 Dealer License A-002577 Sales Tax License B-38-1740366 Phone Number (248) 693-8241

Vehicle Sold  New  Used  Demo Trade-In  Yes  No  
 Trade-In Year 2008 Make FORD Vehicle No. 1FTW31RXBEE21469

TEMPORARY VEHICLE REGISTRATION  
USED TO TRANSFER PLATES  
Expires 15 days after delivery date  
 Plate transferred from: Year 2008 Make FORD  
 Vehicle No. 1FTW31RXBEE21469 Title No. [REDACTED] Term, Expiration Date 04/11/13

VEHICLE USE AND HISTORY DISCLOSURE:  
 POLICE VEHICLE  VEHICLE HAS BEEN FLOOD-DAMAGED  
 GOVERNMENT VEHICLE  SALVAGE TITLE HAS BEEN PREVIOUSLY ISSUED  
 TAXI

ODOMETER MILEAGE  
 The following section must be completed when odometer disclosure is required. The odometer mileage reading must match the mileage reading disclosed to the purchaser on the title and/or mileage statement.  
XX  actual mileage  not actual mileage  exceeds mechanical limits of odometer  
 0 6 2 3 5 0  
 NO TENTHS

I have selected and agree to pay the OPTIONAL \$24 CVR electronic filing fee X MP  
 Customer Initials

Factory Installed Accessories  Factory List Affixed to Vehicle  
 TAX ID# 383670460  
 Dealer Installed Accessories When Optional to Purchaser:

REMARKS:  
 Unless a separate written document showing the terms of any Dealer Warranty or Service Contract is furnished by the Dealer to the Purchaser, any Warranties on this product are those stated by the manufacturer. The Seller, SKALNEK FORD, Inc., hereby expressly disclaims all Warranties, either express or implied, including any implied Warranty of merchantability or fitness for a particular purpose, and SKALNEK FORD, Inc., neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of this vehicle.

Temporary Registration No. TED COONS Temporary Fee Charged  Yes  No  
 Salesperson \_\_\_\_\_

CONTRACTUAL DISCLOSURE STATEMENT FOR USED VEHICLES ONLY  
 The information you see on this vehicle form for this vehicle is part of this contract. Information on this vehicle form overrides any contrary provisions in the contract of sale.

I CERTIFY I SOLD THIS VEHICLE TO THE PURCHASER NAMED IN THIS FORM. I WARRANT THE TITLE TO THE VEHICLE AND CERTIFY THAT THE VEHICLE IS SUBJECT ONLY TO THE SECURITY INTERESTS NAMED ABOVE.  
 Dealer's Signature [Signature] AGENT

PURCHASER WARNING: DO NOT SIGN BLANK FORM  
 I am purchasing or leasing this vehicle and am applying for a Michigan certificate of title and registration or, if the lessee, applying for a registration. I certify that my driver license is not suspended, revoked, or denied as a repeat offender and I am eligible to purchase or register the vehicle. I further certify that if a tax exemption is shown above it is valid.  
 Date 03/28/13  [Signature] \_\_\_\_\_  
 Date 03/28/13  \_\_\_\_\_  
 Date \_\_\_\_\_  \_\_\_\_\_  
 Date \_\_\_\_\_  \_\_\_\_\_  
 Purchaser/Lessee's Signature(s) \_\_\_\_\_  
 Lender's Representative(s) \_\_\_\_\_

PURCHASERS NOTE: IF VEHICLE TITLE IS NOT RECEIVED WITHIN 60 DAYS, CONTACT A SECRETARY OF STATE OFFICE OR CALL (817) 322-1460  
 Authority granted by P.A. 200 of 19-09, as amended.

Expires on Month <u>09</u> Day <u>13</u> Year <u>2013</u> Months _____		<input type="checkbox"/> NEW PLATE
		<input type="checkbox"/> RENEWAL
		<input type="checkbox"/> TRANSFER
Year <u>2009</u>	Make <u>CHRYSLER</u>	Body Style <u>4DR WGN TOUR II</u>
Code _____	County <u>63</u>	
Vehicle No. <u>2A8HR54179R67</u>	Fee Category/Weight <u>27</u>	License Fee <u>N/A</u>
Driver License No./PID of All Owners or Lessees _____		Title <u>15.00</u>
County of Residence <u>OAKLAND</u>		Title Late Fee <u>N/A</u>
Complete Names and Addresses of All Owners or Lessees _____		Tax <u>870.84</u>
_____		Reg. Transfer Fee <u>8.00</u>
_____		Total Base Fee <u>893.84</u>
_____		EA Sign to Survivor <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Address _____	City, State, Zip <u>LAKE ORION, MI 48362</u>	
Phone No. _____	Registration No. <u>400 8807-C28-22</u>	
First Secured <u>N/A</u>	Interest _____	Filing Date <u>03/28/13</u>
Address _____		

1. PURCHASE PRICE OF VEHICLE (Including Freight & Accessories)	14,290.00
2. OTHER TAXABLE CHARGES (Documentary Fee, Service Fee, Temp. Reg. Fee, Etc.)	200.00
3. TOTAL TAXABLE PRICE	14,490.00
2.A. OPTIONAL \$24 ELECTRONIC FILING FEE	24.00
4. (Above total) SALES TAX - LICENSE - TITLE	14,514.00
5. NON-TAXABLE CHARGES (Labor, Service Contract, Etc.)	893.84
6. TOTAL DELIVERED PRICE	1,840.00
7. CASH ON DEPOSIT	17,247.84
8. CASH DUE ON DELIVERY	0.00 N/A
9. TRADE-IN	\$ 24,157.84
10. LESS LIEN	\$ 6,910.00
11. TOTAL DOWN PAYMENT	17,247.84
12. UNPAID BALANCE TO BE FINANCED	N/A
13. INSURANCE SURCHARGE*	N/A
14. TOTAL AMOUNT OF FINANCE CONTRACT	N/A

\*TYPE OF INSURANCE  
 WARNING: This insurance is not PL/PD No Fault insurance required by Michigan law.  
 CREDIT LIFE  HEALTH & ACCIDENT  
 GAP INSURANCE

STATE OF MICHIGAN

CERTIFICATE OF TITLE

13745T

THIS IS A DUPLICATE CERTIFICATE AND MAY BE SUBJECT TO THE RIGHTS OF A PERSON UNDER THE ORIGINAL CERTIFICATE ODOMETER MILEAGE FROM ORIGINAL CERTIFICATE

VEHICLE IDENTIFICATION NUMBER 2A8HR54179R67 YEAR 2009 MAKE CHRYSLER MODEL TOWN & COUNTRY BODY STYLE STA WGN TITLE NUMBER 189A1710158 D ISSUE DATE 06/19/2012 ODOMETER 000041 BRAND/LEGEND DUPLICATE WEIGHT/FEE CATEGORY 27 ODOMETER BRAND

OWNER(S) NAME AND ADDRESS

[Redacted Name] LAKE ORION MI



\*\*FULL RIGHTS TO SURVIVOR\*\*

Table with columns: First Secured Party, Filing Date, Release of First Lien, Signature of Agent, Date. Content: M AND I DEALER FINANCE INC, PO BOX 26128, MILWAUKEE, WI, 53226.

Title Assignment by Seller

State and federal laws require the seller(s) to indicate mileage when ownership is transferred. Failure to complete or providing false information may result in civil liability, fines and/or imprisonment. ANY ALTERATION, ERASURE, FAIS STATEMENT, FORGERY OR FRAUD VOIDS THIS TITLE AND IS A CRIME.

Form for Title Assignment by Seller. Includes fields for Purchaser's Name, Street Address, Date of Sale, Selling Price, Odometer Reading, Seller's Name, and Buyer's Signature.

The State of Michigan, Michigan Department of State certifies that this certificate of title is issued in compliance with the laws of Michigan and constitutes prima facie proof of ownership. Further, on the date of title issuance, the described vehicle was subject to the security interest(s) listed above.

MAILING ADDRESS

[Redacted Address] LAKE ORION MI 48362

G72957430

\*\*NOTICE TO SELLERS\*\* Sellers must keep a receipt or photocopy of the reassigned title for their records for 18 months or accompany the purchaser to a Secretary of State Office.



**For Dealer Use Only**

First Reassignment by Michigan Dealer	I (selling dealer) warrant that the title is free and clear of all liens and I have transferred ownership of this vehicle to the purchaser(s) listed below. I further certify that the odometer reading is: <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 and that to the best of my knowledge the odometer mileage is: <input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage <b>WARNING ODOMETER DISCREPANCY</b> <input type="checkbox"/> exceeds mechanical limits of odometer		
	Information Below Completed by Selling Dealer:	Information Below Completed by Purchaser(s):	
	KEEP A PHOTOCOPY OF BOTH SIDES OF THIS SIGNED TITLE	I am aware of the above odometer certification made by the selling dealer.	
	Printed Name of Selling Dealer and Agent Value for Tire Robert Beard	Signature of Purchaser(s)	
Signature of Agent X [Signature]	Printed Name of Purchaser(s)	[Redacted]	
Date of Sale 3-13-13	Selling Dealer's License Number A2577	Purchaser's Address Lake Orion, MI 48362	
Second Reassignment by Michigan Dealer	I (selling dealer) warrant that the title is free and clear of all liens and I have transferred ownership of this vehicle to the purchaser(s) listed below. I further certify that the odometer reading is: <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 and that to the best of my knowledge the odometer mileage is: <input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage <b>WARNING ODOMETER DISCREPANCY</b> <input type="checkbox"/> exceeds mechanical limits of odometer		
	Information Below Completed by Selling Dealer:	Information Below Completed by Purchaser(s):	
	KEEP A PHOTOCOPY OF BOTH SIDES OF THIS SIGNED TITLE	I am aware of the above odometer certification made by the selling dealer.	
	Printed Name of Selling Dealer and Agent	Signature of Purchaser(s)	
Signature of Agent X	Printed Name of Purchaser(s)	[Redacted]	
Date of Sale	Selling Dealer's License Number	Purchaser's Address	
Third Reassignment by Michigan Dealer	I (selling dealer) warrant that the title is free and clear of all liens and I have transferred ownership of this vehicle to the purchaser(s) listed below. I further certify that the odometer reading is: <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 and that to the best of my knowledge the odometer mileage is: <input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage <b>WARNING ODOMETER DISCREPANCY</b> <input type="checkbox"/> exceeds mechanical limits of odometer		
	Information Below Completed by Selling Dealer:	Information Below Completed by Purchaser(s):	
	KEEP A PHOTOCOPY OF BOTH SIDES OF THIS SIGNED TITLE	I am aware of the above odometer certification made by the selling dealer.	
	Printed Name of Selling Dealer and Agent	Signature of Purchaser(s)	
Signature of Agent X	Printed Name of Purchaser(s)	[Redacted]	
Date of Sale	Selling Dealer's License Number	Purchaser's Address	
Fourth Reassignment by Michigan Dealer	I (selling dealer) warrant that the title is free and clear of all liens and I have transferred ownership of this vehicle to the purchaser(s) listed below. I further certify that the odometer reading is: <input type="checkbox"/> 0 <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 and that to the best of my knowledge the odometer mileage is: <input type="checkbox"/> actual mileage <input type="checkbox"/> not actual mileage <b>WARNING ODOMETER DISCREPANCY</b> <input type="checkbox"/> exceeds mechanical limits of odometer		
	Information Below Completed by Selling Dealer:	Information Below Completed by Purchaser(s):	
	KEEP A PHOTOCOPY OF BOTH SIDES OF THIS SIGNED TITLE	I am aware of the above odometer certification made by the selling dealer.	
	Printed Name of Selling Dealer and Agent	Signature of Purchaser(s)	
Signature of Agent X	Printed Name of Purchaser(s)	[Redacted]	
Date of Sale	Selling Dealer's License Number	Purchaser's Address	

No Further Reassignments Permitted

# Application for Michigan Vehicle Title

189A1710158

TRANSACTION TYPE <b>DUPLICATE TITLE ONLY</b>		PLATE	PLATE EXPIRATION DATE	REG. FEE <b>0.00</b>
YEAR <b>2009</b>	MAKE <b>CHRYSLER</b>	MODEL	VEHICLE IDENTIFICATION NUMBER <b>2ABRS4179R67</b>	TITLE FEE <b>20.00</b>
BODY STYLE <b>STATION WGN</b>	FEE CATEGORIES <b>000027</b>	ODOMETER <b>000041 A</b>	OWNER'S DRIVER LICENSE NUMBER <b>[REDACTED]</b>	FULL RIGHTS TO SURVIVOR <b>Y</b>
OWNER'S NAME(S) AND ADDRESS <b>[REDACTED]</b>				TAX <b>0.00</b>
LAKE ORION MI 48362				REG. TRANSFER <b>0.00</b>
				TOTAL <b>20.00</b>

FIRST SECURED PARTY <b>M AND I DEALER FINANCE INC PO BOX 26128 MILWAUKEE WI 53226</b>	FILING DATE <b>08/11/2009</b>	SECOND SECURED PARTY <b>NONE</b>	FILING DATE
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APPLICANT IDENTIFICATION	
<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Other
Name: <b>[REDACTED]</b>	
ID. presented: <b>[REDACTED]</b>	
Reason for Duplicate Title: <input checked="" type="checkbox"/> Lost <input type="checkbox"/> Stolen <input type="checkbox"/> Mistaken	

LEGAL PAPERS		
TYPE OF DOCUMENT	COUNTY	STATE
COURT	FILE OR DOCKET	DATE EXAMINED
BRANCH OFFICE	EXAMINER (Print)	

CLAIM FOR TAX EXEMPTION	USE TAX RETURN	PURCHASE DATE:
REASON: <b>LOST</b>	1. Purchase price or retail value, whichever is greater. <b>0.00</b>	957430
I certify the tax exemption shown above is valid. Initial box: <span style="border: 1px solid black; padding: 2px 10px;">MB</span>	2. 6% Tax <b>0.00</b>	
	3. Credit for tax paid to a reciprocal state (if attached) <b>0.00</b>	
I certify I own this vehicle and all information on this application is correct to the best of my knowledge.	4. Tax Being Paid <b>0.00</b>	

New Owner's/Applicant's Signature: **[REDACTED]**

**Contact a Secretary of State Branch office if you do not receive your new title within 60 days**

**This form or your title must be presented to purchase or transfer plates.**

Final determination of the correct tax liability will be made by the Michigan Department of Treasury. You may be required to document your tax return or prove you are entitled to the exemption claimed. If you cannot support your claim, minimum penalties include the added tax, a negligence penalty, plus interest from the date of filing this application. Additional penalties can be imposed including criminal prosecution or assessing up to 175% of the tax due.

**EXEMPTION - TRANSFERS BETWEEN RELATIVES:** An exemption from use tax is allowed when the new owner is the spouse, father, mother, brother, sister, child, stepparent, stepchild, stepbrother, stepsister, half brother, half sister, grandparent, grandchild, legal ward, or legally-appointed guardian of the previous owner. Documentation proving the relationship may be requested by the Michigan Department of Treasury.

VALIDATION: 06192012 D6 A171 189 0158 20.00 INST 189A1710158

AMOUNT RECEIVED	CHARGE
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# Receipt for RD-108 Dealer Transaction

Dealer  
**RICHMOND CHRYSLER**  
 Address  
**67567 S MAIN**  
 City  
**RICHMOND, MI 48062**

Dealer License No.	<b>A8704</b>
Odometer	<b>000041 A</b>
A = Actual mileage B = Not actual mileage C = Exceeds mechanical limits of odometer	



Transaction Type	<b>ORIG TITLE/TRANS PLATE</b>
MCO Number:	<b>NO</b>

Error/Flash Condition:

Error/Flash Approval Reason:

Validation: 08112009 AT X223 603 0793 1924.76 603X2230793 000041 A *S. I. RECORDED*				
Plate No	Expires on	Months		
	<b>02/17/2010</b>	<b>12</b>		
Year	Make	Body Style	Code	County
<b>2009</b>	<b>CHRYSLER</b>	<b>STA WGN</b>	<b>01</b>	<b>63</b>
Vehicle No.	Fee Cat or Wt	License Fee		
<b>2A8HR54179R67</b>	<b>000027</b>	<b>0.00</b>		
Driver License No/PIDs of All Owners/Lessees			Title	
			<b>15.00</b>	
			Title Late Fee	<b>0.00</b>
Complete Name(s) and Address(es) of All Owners or Lessors			Tax	<b>1901.76</b>
			Transfer Fee	<b>8.00</b>
<b>LAKE ORION, MI 48362</b>			Total	<b>1924.76</b>
Complete Name(s) and Address(es) of Lessees			Full Rights to Survivor	
<b>NONE</b>			<b>Y</b>	

First Secured Interest	Filing Date
<b>M AND I DEALER FINANCE INC PO BOX 26128 MILWAUKEE, WI 53226</b>	<b>08/11/2009</b>
Second Secured Interest	Filing Date
<b>NONE</b>	
Purchase Price of Vehicle	<b>31696.02</b>

Dealer Comment:  
 FULL NAME-FULL NAME

STATE OF MICHIGAN

APPLICATION FOR MICHIGAN TITLE & REGISTRATION  
STATEMENT OF VEHICLE SALE

DEPARTMENT OF STATE

Purchase Date 08/11/2009 CUST#: 131265  
INV: 68584  
Invoice/Stock No.

Delivery Date 08/11/2009 STK: C9-20434  
Invoice/Stock No.

Dealer **DICK HUYAERE RICHMOND CHRYSLER DODGE JEE**  
Address **67567 SOUTH MAIN**  
City **RICHMOND**

IN THE CASE OF A NON-CHRYSLER CORP. SERVICE CONTRACT, THE COVERAGE IS NOT PROVIDED BY CHRYSLER CORP., ITS PARENT, SUBSIDIARIES IT AFFILIATES. NO OTHER WARRANTIES EXPRESSED OR IMPLIED OTHER THAN THOSE EXPRESSLY IMPLIED BY THE MANUFACTURE OR OPTIONALLY PURCHASED SERVICE CONTRACTS. SOME ITEMS MAY NOT BE MANUFACTURED BY CHRYSLER CORP.

County **HACOMB** State **MICHIGAN** Zip Code **48062**

Dealer License **A08704** Sales Tax License **B38-2193738** Phone Number **586-727-7577**

Vehicle Sold  New  Used  Demo Trade-In  Yes  No  
Trade-In Year  Make  Vehicle No.

TEMPORARY VEHICLE REGISTRATION  
USED TO TRANSFER PLATES  
Expires 15 days after delivery date  
Plates transferred from: Year  Make   
Vehicle No.  Plate No.  Temp. Expiration Date

VEHICLE USE AND HISTORY DISCLOSURE:  
 POLICE VEHICLE  VEHICLE HAS BEEN FLOOD-DAMAGED  
 GOVERNMENT VEHICLE  SALVAGE TITLE HAS BEEN PREVIOUSLY ISSUED  
 TAXI

ODOMETER MILEAGE  
The following section must be completed when odometer disclosure is required. The odometer mileage reading must match the mileage reading disclosed to the purchaser on the title and/or purchase statement.  
NO TENTHS  
 Actual mileage  Not actual mileage  exceeds mechanical limits of odometer

I have selected and agree to pay the OPTIONAL \$24 CVR electronic filing fee **MB**  
Customer Initials

Factory Installed Accessories  Factory List Afford to Vehicle  
Dealer Installed Accessories When Optional to Purchaser  
KEY RE 179.00 SECURITY 399.00  
REMAIN 472.02 POLYST 335.00

REMARKS:  
**B0WC SH1000/CUSTC SH3500**

Temporary Registration No.  Temporary Fee Charged  Yes  No  
Salesperson **Kingman, John**

CONTRACTUAL DISCLOSURE STATEMENT FOR USED VEHICLES ONLY  
I CERTIFY I SOLD THIS VEHICLE TO THE PURCHASER NAMED IN THIS FORM I WARRANT THE TITLE TO THE VEHICLE AND CERTIFY THAT THE VEHICLE IS SUBJECT ONLY TO THE SECURITY INTERESTS NAMED ABOVE  
**AGENT**

PURCHASER WARNING: DO NOT SIGN BLANK FORM  
I am purchasing or leasing this vehicle and am applying for a Michigan certificate of title and registration or, if the lessee, applying for a registration. I certify that my driver license is not suspended, revoked, or denied as a repeat offender and I am eligible to purchase or register the vehicle. I further certify that if a tax exemption is shown above it is valid.  
Date 08/11/09  
Date  \_\_\_\_\_  
Date  \_\_\_\_\_  
Date  \_\_\_\_\_  
Date  \_\_\_\_\_

Express on Month Day Year Months  
 NEW PLATE  
 RENEWAL  
 TRANSFER  
Year **2009** Make **CHRYSLER** Body Style **HGN** Code **1** County **50**  
Vehicle No. **2A8HR54179R67** Fee Category/Weight **27** License Fee **N/A**  
Driver License No./PID of All Owners or Lessees **1) [REDACTED] 3) [REDACTED]** Title **15.00**  
County of Residence **OAKLAND** Title Late Fee **N/A**  
Complete Names and Addresses of All Owners or Lessees **LAKE ORION, MI 48362** Tax **1901.76**  
Reg. Transfer Fee **8.00**  
Complete Names and Addresses of All Owners or Lessees **LAKE ORION, MI 48362** Total - Transfer to #4 **1924.76**  
Full Rights to Survivor  Yes  No  
Insurance Company **STATEFARM** Policy or Binder **L317374E2722I**

First Secured Interest **M AND I DEALER FINANCE INC** Filing Date **08/11/09**  
Address **PO BOX 26128**  
City, State, Zip **MILWAUKEE WI 53226-0128**

1. PURCHASE PRICE OF VEHICLE (Including Freight & Accessories)	31597.02
2. OTHER TAXABLE CHARGES (Documentary Fee, Service Fee, Temp. Reg. Fee, Etc.)	75.00
2A. OPTIONAL \$24 ELECTRONIC FILING FEE	24.00
3. TOTAL TAXABLE PRICE	31696.02
4. (Above total) SALES TAX - LICENSE - TITLE	1924.76
5. NON-TAXABLE CHARGES (Labor, Service Contract, Etc.)	N/A
6. TOTAL DELIVERED PRICE	33620.78
7. CASH ON DEPOSIT	7292.02
8. CASH DUE ON DELIVERY	N/A
9. TRADE-IN	\$ N/A
10. LESS LIEN	\$ N/A
11. TOTAL DOWN PAYMENT	7292.02
12. UNPAID BALANCE TO BE FINANCED	26328.76
13. INSURANCE SURCHARGE*	595.00
14. TOTAL AMOUNT OF FINANCE CONTRACT	26923.76

\*TYPE OF INSURANCE  
WARNING: This insurance is not PUPD No Fault Insurance required by Michigan Law.  
 CREDIT LIFE  HEALTH & ACCIDENT  
 GAP INSURANCE  OUBERGAURD

C9-20434

CUSTOMER'S NAME

STOCK NO.

**ODOMETER DISCLOSURE STATEMENT**

*Federal law (and State law, if applicable) requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.*

I, DICK HUVAERE RICHMOND CHRYSLER DODG (transferor's name, Print)

state that the odometer now reads 41 (no tenths) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

- (1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.
  - (2) I hereby certify that the odometer reading is NOT the actual mileage.
- WARNING - ODOMETER DISCREPANCY.

MAKE	MODEL	BODY TYPE
CHRYSLER	TOWN AND COUNTRY	WGN
VEHICLE IDENTIFICATION NUMBER		YEAR
2A8HR54179R67		2009

X [Signature]  
TRANSFEROR'S SIGNATURE

DICK HUVAERE RICHMOND CHRYSLER DODGE JEEP  
PRINTED NAME

67567 SOUTH MAIN  
TRANSFEROR'S ADDRESS (STREET)

RICHMOND, MI 48062  
CITY STATE ZIP CODE

08/11/2009  
DATE OF STATEMENT

X [Signature]  
TRANSFEE'S SIGNATURE

[Redacted]  
PRINTED NAME

[Redacted]  
TRANSFEE'S NAME

[Redacted]  
TRANSFEE'S ADDRESS (STREET)

LAKE ORION, MI 48362  
CITY STATE ZIP CODE





STATE OF MICHIGAN  
CIRCUIT COURT FOR THE 30<sup>TH</sup> JUDICIAL CIRCUIT  
INGHAM COUNTY

**BILL SCHUETTE, ATTORNEY GENERAL  
OF THE STATE OF MICHIGAN, *ex rel***  
The People of the State of Michigan,

No. 16- -CP

Plaintiff,

HON.

**LIQUIDATION, LLC; also doing business as:  
VEHICLE LIQUIDATION LLC, AUTOLOANS, LLC;  
AUTO LOANS, LLC; CAR LOAN, LLC;  
SOVEREIGN LENDING SOLUTIONS, LLC;  
SOVEREIGN LENDING, LLC,  
MANAGEMENT SOLUTIONS, LLC;  
LOAN SERVICING SOLUTIONS, LLC; and  
WILLIAM MCKIBBIN, III, INDIVIDUALLY;  
MARK EDWARD WIENER, INDIVIDUALLY, *et al.***

Defendants.

**AFFIDAVIT OF MARTIN MAY**

I, Martin May, swear or affirm that each of the following is true to the best of my knowledge and belief:

1. I am a Special Agent employed by the Michigan Department of Attorney General.
2. I have been in contact with and visited the business premises of Select Auto Services/Advanced Repossession Services, Inc. at 55 N. Rose St., Mt. Clemens, MI 48043.
3. Select Auto Services/Advanced Repossession Services, Inc. provides vehicle towing services, including towing for purposes of vehicle repossession.
4. A 2008 Cadillac vehicle titled in the name of a Michigan resident is on the Select Auto Services/Advanced Repossession Services, Inc. lot after being towed

there by Select Auto Services/Advanced Repossession Services, Inc. pursuant to repossession on behalf of Auto Loans, LLC.

5. The above vehicle is subject to disposition, for resale or other title reassignment at any time.

6. Select Auto Services/Advanced Repossession Services, Inc. has advised that it will declare the vehicle abandoned and take title to the vehicle as provided by the Michigan Vehicle Code in satisfaction of storage fees if it remains on their lot after January 15, 2016.

7. I have been in contact with Manheim Remarketing Inc., through its General Counsel, Jason Poulos.

8. Manheim Remarketing, Inc. has a business location at 600 Will Carlton Road, Carleton, MI 48117, and provides auction services for sale of used vehicles, including repossessed vehicles.

9. Upon information and belief, Auto Loans has twelve vehicles at Manheim's Carleton, Michigan business location and is attempting to arrange disposition of each of them.

10. I am authorized and competent to give this declaration, and have personal knowledge of the facts stated herein except for those stated to be made "upon information and belief," and as to those facts, I believe them to be true.

Further affiant sayeth not.



Martin May

Subscribed and sworn to before me  
on the 12th day of January, 2016.



Denise R. Richards, Notary Public  
Ingham County, Michigan  
Clinton County, acting in Ingham County  
My commission expires: 4/5/2022