

COMMONWEALTH OF MASSACHUSETTS

PLYMOUTH, ss.

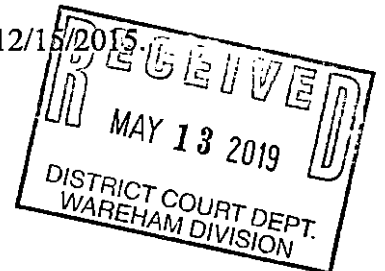
DISTRICT COURT DEPARTMENT
WAREHAM DIVISION
DOCKET NO.

MASSACHUSETTS EDUCATIONAL)
FINANCING AUTHORITY,)
Plaintiff)
)
v.)
JAMES J BENTING ,)
Defendant(s))
)

COMPLAINT

Plaintiff, MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY, by and through its attorneys, Zwicker & Associates, P.C., for its Complaint against JAMES J BENTING ("Defendant(s)"), states as follows:

1. Massachusetts Educational Financing Authority ("MEFA") is a non-profit state authority organized and existing pursuant to Massachusetts General Laws ch. 15C §4(a), with a principal place of business in Boston, Massachusetts.
2. The Defendant(s), JAMES J BENTING , is/are a natural person(s) presently residing at 107 PRECINCT ST , in LAKEVILLE, MA 02347.
3. The principal damage amount sought by Plaintiff in this Complaint is within this Court's monetary jurisdictional limit.
4. An account in the form of a STUDENT LOAN was established in the name of the Defendant(s) pursuant to a loan agreement (hereafter referred to as "Agreement"), a true and exact copy of which is attached hereto and marked as Exhibit A.
5. The current account number ends with 4803.
6. Funds were disbursed pursuant to the terms of the Agreement or as requested by Defendant(s).
7. Defendant(s) defaulted on the terms of the Agreement when Defendant(s) failed to make payments pursuant to the terms of the Agreement.
8. As a result of the default by Defendant(s), Plaintiff has accelerated the full balance due and owing pursuant to the terms of the Agreement.
9. The last payment, in the amount of \$ 50.00, posted to the account on 12/15/2015.
10. Demand was made upon Defendant(s).



11. As of today's date, Defendant(s) has/have failed to pay Plaintiff pursuant to the terms of the Agreement.

12. As Defendant(s) have materially breached the terms of the Agreement, a balance remains due and owing to Plaintiff after deducting all just and lawful offsets, payment, and credits. Account statement records or balance history records substantiating the balance due are attached hereto and marked Exhibit B.

RELIEF REQUESTED

WHEREFORE, Plaintiff requests this Honorable Court to enter Judgment awarding the following:

- a) Damages in the amount set forth in the attached statement of damages, less any credits applied to the account as of the date of judgment,
- b) Interest on the principal balance from the date of judgment,
- c) Court costs to the extent permitted by applicable law.

MASSACHUSETTS EDUCATIONAL
FINANCING AUTHORITY,
by its Attorneys,

By: 

JENNIFER A. KIRKWOOD, ESQ., BBO
#667265

KRISTEN LEIGH RUOTOLO, ESQ., BBO
#685704

ZWICKER & ASSOCIATES, P.C.

A Law Firm Engaged in Debt Collection

225 FOXBOROUGH BLVD., STE 102

FOXBOROUGH, MA 02035

(508)543 5600

RHODEISLANDLITIGATION@ZWICKERP
C.COM

Dated: 5/10/19

Benting, James J

EXHIBIT A

802

James Bentley



(3)

5384148

**MEFA Undergraduate Fixed-Deferred Loan
AGREEMENT**

THIS LOAN AGREEMENT IS NOT A NEGOTIABLE INSTRUMENT

In this Loan Agreement, the words, "I," "me" and "my" mean each and any of those who sign or co-sign it (each a "Borrower"). The Borrower whose costs of attendance are financed under this Loan Agreement is sometimes referred to as the "Student Borrower" and other Borrowers are sometimes referred to as "Co-Borrowers." Every signer of this Loan Agreement has an independent, as well as a joint, obligation to fulfill the terms of this Loan Agreement. "You," "your," "yours" and "Holder" mean and refer to the Massachusetts Educational Financing Authority (the "Authority") and any assignee of the Authority's rights under this Loan Agreement or other party entitled to enforce this Loan Agreement. The term "Institution" means the not for profit degree-granting institution at which the Student Borrower's cost of attendance are financed pursuant to the Loan Agreement. The terms FINANCE CHARGE, TOTAL OF PAYMENTS, AMOUNT FINANCED and PREPAID FINANCE CHARGE refer to the amounts disclosed on the Disclosure Statement and Itemization of Amount Financed that will be delivered to me prior to the disbursement of any funds. I understand that I am free to notify the Authority of my decision not to borrow money at any time prior to the later of (a) ten (10) days after you send me the Disclosure Statement and Itemization of Amount Financed and (b) the actual disbursement of funds. I understand that each of the terms are estimates as shown on such Disclosure Statement and Itemization of Amount Financed.

Advances. I understand that I will be notified of the total amount of money that you will advance to me or pay on my behalf, and the dates when such money will be advanced. I further understand that I may cancel the request for additional advances at any time. Notwithstanding any such notification, I understand that you may not advance any further amounts if a "Default" hereunder shall have occurred and exists, or if the Student Borrower is no longer at least a half-time student at the institution. In no event shall the amount advanced exceed the amount certified by the Institution, which amount shall not exceed the cost of attendance at the Institution for the period financed by this Loan Agreement less financial aid for the applicable period.

Important/Read This Information Carefully. Your receipt of this signed Loan Agreement does not obligate you to lend me money. If you decide to make a loan to me, you will mail a loan check or electronically transfer the loan funds to the Institution. I understand that you have the right not to make a loan to me. If you do not make a loan to me, I will have no obligation to you under this Loan Agreement, and this Loan Agreement will be unenforceable. If you do make a loan to me, then all the terms of this Loan Agreement apply to me and to you.

Promise to Pay. I promise to pay to you \$9,343.75 (or such lesser amount as is advanced to me or paid on my behalf, plus the Prepaid Finance Charge on the amount so advanced or paid on my behalf) (the "Principal Amount") plus deferred interest added to the Principal Amount of this Loan Agreement pursuant to the "Interest and Deferral" section. I also promise to pay interest on the unpaid principal balance of this Loan Agreement (calculated as set forth in the "Estimated Credit Terms-Right to Prepay in Full or in Part" section below) at the rate of 8.89% per annum. I will make payments in 180 consecutive monthly installments. The unpaid principal balance of this Loan Agreement shall be said Principal Amount, plus any deferred interest added thereto pursuant to the "Interest and Deferral" section below, minus any amount applied to principal due but unpaid pursuant to the "Repayment" subsection (a) below. The minimum monthly payment on the loan shall be five dollars (\$5). You may impose and I will pay a fee not in excess of the amount permitted by applicable law with respect to a payment, which cannot be collected upon its initial deposit for collection because of insufficient funds or for any other reasons.

Interest and Deferral. Provided that the student maintains at least half time status at the Institution, required payments of principal and interest will be deferred until the earlier of (i) the 28th day of the month that is six months after the student's expected graduation date, as set forth in the application for the loan made under this Loan Agreement or (ii) 01/28/11 (the "REPAYMENT COMMENCEMENT DATE"). Interest on the unpaid principal balance of this Loan Agreement will, however, accrue from the Disbursement Date (defined below) until I begin repayment. Required payments of interest accruing before the Repayment Commencement Date will be deferred until the Repayment Commencement Date. Any such accrued but unpaid interest will be added to the unpaid principal balance of this Loan Agreement on the Repayment Commencement Date.

Definitions. "DISBURSEMENT DATE" means each date on which you lend money to me in consideration of the delivery of this Loan Agreement and in each case will be the date of the loan check or the date the loan funds are electronically transferred by the Authority to the Institution. "MATURITY DATE" means the date that is the 28th day of the 208th month following the First Installment Date. "FIRST INSTALLMENT DATE" means the date the first monthly installment is due. The first installment date will be on the Repayment Commencement Date.

Repayment. (a) COMMENCEMENT OF REPAYMENT. I will repay this Loan Agreement beginning on the Repayment Commencement Date in consecutive monthly installments in U.S. dollars until the Maturity Date (defined

above). The amount of my monthly payment will be equal to the amount that would be sufficient to repay in full by the Maturity Date, in substantially equal monthly payments, the unpaid principal balance (including the deferred interest of this Loan Agreement) as of the Repayment Commencement Date plus interest thereon at the stated interest rate. My installments will be due on the 28th day of every month starting on the Repayment Commencement Date. In any event, I will pay the amounts due under this Loan Agreement in full on or before the Maturity Date. Unless otherwise instructed by you, I will make each installment payable to the Holder and will send it to ACS, P.O. BOX 9001561, LOUISVILLE, KY 40290-1561 in time to be received on or before its due date. I understand that I, and not you, will be responsible for errors or delays of the postal system. You will apply each payment in the following order of priority: fees for checks uncollectible because of insufficient funds or otherwise, collection costs described under "Terms and Conditions" below, if applicable, interest due or unpaid for the assessment period, principal (including deferred interest added to principal pursuant to the "Interest and Deferral" section above) due but unpaid, and principal not yet due. Within each priority, payments received will be applied to amounts in the order in which they first became due or payable. You may impose and I will pay a fee not in excess of the amount permitted by applicable law with respect to a payment, which cannot be collected upon its initial deposit for collection because of insufficient funds or for any other reasons.

ADDITIONAL TERMS OF THIS LOAN AGREEMENT ARE CONTAINED ON THE FOLLOWING PAGES

I acknowledge that I have received, read and understand the provisions of this Loan Agreement, including those set forth on the front and back of all pages of this document. The applicable payment dates and Repayment Commencement Date may be changed to a date that matches your similar loans already in repayment with the loan servicer. My signature below both evidences such acknowledgement, including acknowledgement that the obligations of all persons signing this Loan Agreement are joint and several, and constitutes my signature on this Loan Agreement. I agree that any signature delivered by facsimile and by email will be deemed to be an original signature for all purposes, including for purposes of contract enforcement and rules of evidence in any judicial or arbitration proceeding.

This paragraph applies to Loan Agreements signed electronically: I understand that I am not required to sign electronically this Loan Agreement and any related notices that require signature. If I choose to sign electronically this Loan Agreement and any related notices that require signature, I intend: (i) my electronic signature to be an electronic signature under applicable federal and state law, (ii) any printout of your electronic record of this Loan Agreement and related notices to be an original document, (iii) to conduct business with you by electronic records and electronic signatures, and (iv) that this Loan Agreement will not be governed by Article 3 of the Uniform Commercial Code, and my obligations under this Loan Agreement will not be subject to, but any transfer of my obligations will be subject to, Article 9 of the Uniform Commercial Code.

Electronic signature on file	09/26/2008
Student Borrower: JAMES J. BENTING	Date
Electronic signature on file	09/26/2008
Co-Borrower: LAURA E. BENTING	Date
Co-Borrower: JAMES J. BENTING	Date

Unless I am otherwise notified, the Authority or other Holder will send billing statements and other notices relating to this Agreement to the first Co-Borrower listed above (the "Notice Borrower").

PLEASE NOTE: The Student Borrower is obligated to repay the amounts owed under this Loan Agreement. Each Co-Borrower is obligated to repay the amounts owed under this Loan Agreement. The Authority or any other Holder is entitled to collect the amounts owed under this Loan Agreement from the Student Borrower without attempting to collect such amount from any Co-Borrower, and is entitled to collect the amounts owed under this Loan Agreement from any Co-Borrower without attempting to collect such amount from the Student Borrower or any other Borrower. The Student Borrower's and each Co-Borrower's obligations include the obligations to pay the principal and interest on the loan made under this Loan Agreement in the amounts and at the times specified herein, give notice of address and name changes, and pay collection costs to the extent permissible under the law. Neither the Authority nor any other Holder is required to send copies of any billing statements sent to the Notice Borrower to any other Borrower. If there is more than one Borrower, all parties agree that any communication between the Authority or any other Holder and any Borrower will be binding on all parties, and that all provisions of this Loan Agreement will apply to all Borrowers individually and collectively.

Change in Status. If the Institution determines that the Student Borrower is no longer (for reasons other than graduation) at least a half-time student in the program at the Institution at which the Student Borrower is currently enrolled, then you, in your discretion, may require that I begin repayment of the amounts owed under this Loan Agreement six months after the date of such change in status. In such event, all references to the Repayment Commencement Date in this Loan Agreement will mean the date that is six months after the date of such change in status.

Estimated Credit Terms-Right to Prepay in Full or in Part. I have agreed to repay this loan according to the schedule set forth above. Interest will be assessed on the basis of the average daily outstanding principal balance during the applicable assessment period. Interest will be computed on the basis of a 365.25 day calendar year. I may prepay the unpaid principal balance in full at any time without penalty. If I do so the entire unearned FINANCE CHARGE (other than the PREPAID FINANCE CHARGE) will be canceled. I will not receive any refund of the PREPAID FINANCE CHARGE or the earned portion of the FINANCE CHARGE; provided, however, that no FINANCE CHARGE will thus be imposed which is in excess of applicable law. I also may prepay part of the loan at any time without penalty. If I prepay part of the loan I will still be required to make monthly payments in the amounts set forth above, but the number of such monthly payments will be reduced, thereby shortening the repayment period of the loan. If I make any such partial prepayment, I will not receive any refund of the PREPAID FINANCE CHARGE; provided, however, that no FINANCE CHARGE will thus be imposed which is in excess of applicable law. A full or partial prepayment will decrease the total amount of the FINANCE CHARGE you have estimated, since interest is being calculated on the basis of the average daily outstanding principal balance. I understand that if I make a scheduled payment after it is due or if I make a scheduled payment prior to its due date, the total amount of the FINANCE CHARGE will increase or decrease accordingly since interest is being calculated on the basis of the average daily outstanding principal balance. I also understand that the "Total of Payments" disclosed is estimated since the total amount to be advanced to me or on my behalf is estimated and the FINANCE CHARGE is calculated on the basis of the average daily outstanding principal balance, which will be affected by my repayment habits, and on the basis of an assumed amount to be advanced and assumed Disbursement Dates. I also understand that failure to pay any monthly installment in full or other payment when it is due will be a default on my part as stated below.

Obligation to Prepay in Full or in Part From Refunds. To the extent I receive a refund from the Institution of any amounts paid or refinanced with the proceeds of this Loan Agreement that are not needed for costs of attendance at the Institution, I agree to prepay this loan in full or in part with such refunded amounts.

Default and Whole Loan Due. I will be in default and the whole unpaid principal balance, plus accrued but unpaid interest, if any, then outstanding (including any deferred interest accrued and unpaid pursuant to "Interest and Deferral" above) may become due and payable at once at your option and without notice or demand, if (a) payment of any amount required to be paid by me has not been received by you when due; or (b) I break any of my other promises under this Loan Agreement, including any set forth under the "Terms and Conditions" below; or (c) any bankruptcy proceeding is begun by or against me or I assign any of my assets for the benefit of my creditors; or (d) I have made any false written statement, or omitted to state a fact necessary to make the written statements which I have made not misleading in applying for the loan evidenced by this Loan Agreement; or (e) I die (each such event, a "Default").

TERMS AND CONDITIONS

The following terms and conditions shall be applicable to the loan evidenced hereby:

- 1 You are not required to grant any request for a suspension or other modification of the obligation of the Student Borrower and each Co-Borrower to make payments. If any such request is granted, it shall be granted only upon such conditions as may be determined by you in your discretion.
- 2 The Student Borrower and each Co-Borrower understand that the loan evidenced hereby may eliminate or reduce their ability to obtain other financial assistance for educational or other purposes.
- 3 To the extent permitted by applicable law, the PREPAID FINANCE CHARGE is non-refundable.
- 4 Upon the occurrence of any Default, the Holder reserves the right to seek payment from the Student Borrower and any Co-Borrower of any attorneys' fees, collection agency fees and/or expenses incurred by the Holder in connection with the collection of amounts due to the Holder upon such Default (such fees and expenses to be referred to hereinafter as "Collection Costs"). If the Holder elects to seek payment of Collection Costs, the Holder or its collection agent will so state in a written notice to the Borrower and any Co-Borrower that describes the unpaid principal balance (including deferred interest described under "Interest and Deferral" above), accrued but unpaid interest and all other amounts due to the Holder under this Loan Agreement by reason of such Default (together, the "Default Obligation") and the Collection Costs to be assessed by reason of such Default. Such written notice shall further state that the Student Borrower and any Co-Borrower will not be obligated to pay any Collection Costs if the Default Obligation is paid in full within 30 days of the date on which the Holder, or its

collection agent, sends such notice to the Student Borrower or any Co-Borrower. If so assessed, the Collection Costs payable, in addition to other amounts due under this Loan Agreement, shall be an amount:

- (i) equal to the lesser of (x) the Holder's actual Collection Costs or (y) 18% of the unpaid principal balance (including deferred interest described under "Interest and Deferral" above) due under this Loan Agreement upon the occurrence of or as a result of the Default, provided that all amounts due are paid before litigation is commenced to collect the amounts due under this Loan Agreement, or
- (ii) if litigation is initiated to collect the amounts due under this Loan Agreement, all litigation expenses, court costs and attorney fees incurred by the Holder by reason of the occurrence of or as a result of the Default and the ensuing litigation.

The Student Borrower and each Co-Borrower understand and agree that the attorneys fees, costs of collection and expenses set forth herein are reasonable in light of the costs to be incurred by or on behalf of the Holder as a result of the applicable collection activities caused by a Default by the Student Borrower or any Co-Borrower, and are in addition to the unpaid principal balance and the interest accrued and unpaid pursuant to this Loan Agreement.

I hereby give my permission to any Holder, and any entity to which this Loan Agreement is referred for collection, to access my credit information from any credit reporting agency and to report my payment history to any credit reporting agency. I understand that the loan made under this Loan Agreement will appear as a debt on my credit reports provided by credit reporting agencies.

The Student Borrower and each Co-Borrower understand that if there is a payment delinquency or Default under this Loan Agreement, the Student Borrower and each Co-Borrower may receive written collection notices and/or telephone calls regarding the unpaid amount due. The Student Borrower and each Co-Borrower each hereby gives his or her consent to be contacted for such purpose, including contact by means of an automated dialing announcement device.

- 5 The Student Borrower and each Co-Borrower agree to notify the Authority, the Institution and the Holder in writing of any change of name or address. Failure by any of them to do so, or to respond in writing within a reasonable time to written inquiries by the Authority or the Holder or a representative or agent of either of them relating to payment of the amounts required under this Loan Agreement or observance or performance of any other term or condition of this Loan Agreement, shall constitute a default under this Loan Agreement.
- 6 The proceeds of the loan evidenced by this Loan Agreement shall not be applied, directly or indirectly, for any purpose other than financing or refinancing the Student Borrower's cost of attendance at the Institution.
- 7 The acceptance of any delinquent installment(s) shall not operate to extend the time of payment of any amount(s) then remaining unpaid or constitute a waiver of any rights or remedies. No extension of time for the payment of any amount owing under this Loan Agreement at any time shall alter the liability of the Student Borrower or any Co-Borrower.
- 8 Presentment, demand, dishonor, protest and all other demands and notices in connection with the delivery, acceptance, performance or collection of this Loan Agreement are hereby waived. This Loan Agreement is a sealed instrument. This Loan Agreement may be transferred or assigned by the Holder without the consent of the Student Borrower or any Co-Borrower, but the obligations of the Student Borrower and any Co-Borrower may not be assigned by the Student Borrower or any Co-Borrower.
- 9 If any provision hereof is determined to be invalid or unenforceable, such determination shall not affect the validity or enforceability of any other provisions of this Loan Agreement or of this Loan Agreement as a whole.
- 10 You are located in Massachusetts. This Loan Agreement will be entered into in Massachusetts. Your decision on whether to lend me money, and acceptance of this Loan Agreement, will occur in Massachusetts. Either the Student Borrower or one of the Co-Borrowers is a legal resident of Massachusetts or the Institution is located in Massachusetts. Consequently, the provisions of this Loan Agreement will be governed by the law of The Commonwealth of Massachusetts, without regard to conflict of law rules. I agree that any suit I bring against you (or against any subsequent Holder) must be brought in a court of competent jurisdiction in the county in which you maintain your (or the county in which such subsequent Holder maintains its) principal place of business.
- 11 I acknowledge that the Authority's loan program is funded by a governmental unit and that this Loan Agreement is, therefore, subject to the limits on dischargeability in bankruptcy contained in Section 523(a)(8) of the United States Bankruptcy Code. That means that the debt I am assuming is not dischargeable in bankruptcy unless the exemption from discharge would cause me and my dependents "undue hardship" as this phrase would be interpreted under applicable law.
- 12 I acknowledge that you may be required to change my payment days in connection with a change to a new loan servicer and that in such event, all references in this Loan Agreement to the 28th shall refer to such other day as is required and that all references in this Loan Agreement to the 20th may also be changed in connection with the change in payment days. You agree to give me advance notice of any such change in days.
- 13 The Student Borrower and each Co-Borrower under this Loan Agreement are jointly and severally obligated on this Loan Agreement. This means that in the case of a default, the Holder may sue one or more of the Student Borrower and any Co-Borrower separately, or all of them together, at the Holder's option.

EXHIBIT B

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PREPARED FOR: MEFA UGRAD FX DEF
 PROCESSOR CODE: 8606 KARLEN, KAREN

BORROWER HISTORY AND ACTIVITY REPORT
 FOR: AUDIT REQUEST TRANSACTION

REPORT DATE: 7/23/14

PREPARED BY : ACS
 CLIENT NO. : MR769W
 OWNER NAME : MEFA
 LENDER NUMBER: 733921

MEFA UGRAD FX DEF
 PREV CLIENT CD : MR
 ORIG PORT NBR : 1769
 ORIG LENDER NBR: 733921

ACCT # [REDACTED]

Comaker

SECTION I. BORROWER INFORMATION

ACCOUNT NO.	[REDACTED]-3	SEPARATION DATE	5/11/10	INSTALLMENTS PAST DUE	\$761.29
NAME	BENTING, JAMES J	GRACE END DATE	11/11/10	INTERIM INT PAST DUE	\$0.00
C/O NAME		PDG END DATE		TOTAL AMOUNT PAST DUE	\$761.29
ADDRESS	9 HOLLY HILL AVE	LAST SCHOOL CODE	002183	CURRENT AMOUNT DUE	\$120.60
			7/21/14	LATE CHARGES DUE	\$0.00
		MONTHLY DUE DAY	28th		
CITY, ST, ZIP	WESTPORT MA 02790	FIRST PAY DUE	11/28/10	TOTAL AMOUNT DUE	\$881.89
PRIM PHONE	[REDACTED]	NEXT PAY DUE		UNPAID BORR INT	\$0.00
SECN PHONE		INT ACCRUED THRU	6/30/14	UNPAID GOVT INT	0.00
ADDRESS COND	GOOD	INT PAID THRU	6/30/14	INSTALLMENT AMOUNT	\$120.60
PHONE COND	GOOD PRIM PHONE	DELINQUENT DATE		CURRENT STATUS:	PAID IN FULL
		# DAYS DELINQ	0	1098E UNPAID CAP INT	\$2,066.17
				1098E UNPAID ORIG FEES	\$356.49

DISB #	DISB DATE	NOTE DATE	INT RATE	LOAN TYPE	GUAR	DISB AMT	CAPITAL INTEREST	<- REFUND/CANCEL -> AMOUNT	FEES	BORR PAID PRINCIPAL	OUTSTANDING BALANCE	BORR PAID INTEREST	LATE CHG PAID
01	10/31/08	9/18/08	.08890	3	CW	\$4,671.88	\$1,106.07	\$0.00	\$0.00	\$266.95	\$0.00	\$1,313.72	
02	1/09/09	9/18/08	.08890	3	CW	\$4,671.87	\$1,060.18	\$0.00	\$0.00	\$264.82	\$0.00	\$1,303.35	
TOTAL						\$9,343.75	\$2,166.25	\$0.00	\$0.00	\$531.77	\$0.00	\$2,617.07	\$0.00

DISB #	DISB DATE	1098E UNPAID CAP	1098E UNPAID INTEREST	1098E UNPAID ORIG FEES	LOAN IDENTIFICATION	STANDARD STANDARD \$	STANDARD PERM \$	25-YR FGV BEGIN DT	# QUAL FGV MOS	IBR START DT	# DAYS HRD DEF
01	10/31/08	\$1,054.97	\$178.25	\$178.25	5384148	\$0.00	\$0.00	11/12/10	00		
02	1/09/09	\$1,011.20	\$178.24	\$178.24	5384148	\$0.00	\$0.00	11/12/10	00		
TOTAL						\$0.00	\$0.00				

DISB APPL DT # 01 10/31/08 DISB APPL DT # 02 01/12/09

SECTION II. REFERENCE INFORMATION

NAME	ADDRESS	CITY	ST	ZIP	PHONE NUMBER	ADDR COND	PHN COND	REF TYP
BENTING, LAURA	29 HILL FARM RD	PEMBROKE	MA	02359	[REDACTED]	GOOD	GOOD	CM

SECTION III. FINANCIAL TRANSACTION SUMMARY

ACCOUNT NUMBER ██████████-3

DESCRIPTION	ACT DATE	EFF DATE	TOT PAID	INT PAID	PRIN PAID	LT CHG PD	ACCRD INT	LT CHG DUE	PRIN BAL	INC REBT
STARTING BAL									9,343.75	
ADJUST IRB	05/16/11	04/30/11					66.53			
ADJ CAPITAL INT	05/16/11	11/12/10					-1,607.89		10,951.64	
ADJ CAPITAL INT	05/31/11	05/31/11					-527.79		11,479.43	
PAYMENT	06/14/11	06/14/11	115.69	44.70	70.99				11,408.44	
PAYMENT	07/29/11	07/28/11	115.69	115.69	0.00				11,408.44	
PAYMENT	08/29/11	08/26/11	115.69	87.01	28.68				11,379.76	
PAY REAP-FI ADJ	10/04/11	09/30/11		96.94	-96.94				11,476.70	
ADJUST IRB	10/04/11	09/30/11					-96.94			
ADJUST IRB	10/04/11	09/30/11					96.94			
PAY PRIOR	10/04/11	09/30/11	115.69	0.00	115.69				11,361.01	
PAY REAP-FI ADJ	11/02/11	10/31/11		85.73	-85.73				11,446.74	
ADJUST IRB	11/02/11	10/31/11					85.73			
ADJUST IRB	11/02/11	10/31/11					-85.73			
PAY PRIOR	11/02/11	10/31/11	115.69	0.00	115.69				11,331.05	
PAYMENT	12/02/11	12/01/11	115.69	85.50	30.19				11,300.86	
PAYMENT	01/31/12	01/30/12	115.69	115.69	0.00				11,300.86	
PAYMENT	03/29/12	03/28/12	231.38	208.89	22.49				11,278.37	
PAYMENT	04/18/12	04/17/12	232.00	54.90	177.10				11,101.27	
PAYMENT	05/29/12	05/28/12	82.24	82.24	0.00				11,101.27	
PAYMENT	06/28/12	06/28/12	82.24	82.24	0.00				11,101.27	
PAYMENT	07/28/12	07/28/12	82.24	82.24	0.00				11,101.27	
PAYMENT	08/28/12	08/28/12	82.24	82.24	0.00				11,101.27	
PAYMENT	09/28/12	09/28/12	82.24	82.24	0.00				11,101.27	
PAYMENT	10/28/12	10/28/12	82.24	82.24	0.00				11,101.27	
PAYMENT	11/28/12	11/28/12	82.24	82.24	0.00				11,101.27	
PAYMENT	12/28/12	12/28/12	82.24	82.24	0.00				11,101.27	
PAYMENT	01/28/13	01/28/13	82.24	82.24	0.00				11,101.27	
PAYMENT	02/28/13	02/28/13	82.24	82.24	0.00				11,101.27	
PAYMENT	03/28/13	03/28/13	82.24	82.24	0.00				11,101.27	
PAYMENT	04/28/13	04/28/13	82.24	82.24	0.00				11,101.27	
PAYMENT	05/28/13	05/28/13	82.24	82.24	0.00				11,101.27	
ADJ CAPITAL INT	05/31/13	05/28/13					-30.57		11,131.84	
PAYMENT	06/28/13	06/28/13	120.60	81.28	39.32				11,092.52	
PAYMENT	07/28/13	07/28/13	120.60	81.00	39.60				11,052.92	
PAYMENT	08/28/13	08/28/13	120.60	83.40	37.20				11,015.72	
PAYMENT	09/28/13	09/28/13	120.60	83.11	37.49				10,978.23	
PAYMENT	03/12/14	03/12/14	150.75	150.75	0.00				10,978.23	
PAYMENT	04/24/14	04/24/14	173.36	173.36	0.00				10,978.23	
CLAIM PAYMENT	07/23/14	07/01/14	11,391.59	413.36	10,978.23				0.00	
*TOTALS			14,540.43	3,030.43	11,510.00	0.00		0.00	0.00	0.00