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#21600297

IN THE CIRCUIT COURT OF PULASKI COUNTY
ASSOCIATE JUDGE DIVISION
STATE OF MISSOURI

BELMONT FINANCE LLC A LIMITED LIABILITY COMPANY Plaintiff,	)	
	)	Cause No.
vs.	)	
	)	Division No.
CLAYTON L YORK SERVE AT: 25237 RED OAK RD WAYNESVILLE MO 65583	)	
	)	SUIT ON CONTRACT
Defendant.	)	

PETITION

Comes now Plaintiff and for its cause of action states that:

1. It is A LIMITED LIABILITY COMPANY organized and existing under and by virtue of law; that Defendant is a resident of PULASKI COUNTY, MO; that the debt sued upon arose in and Plaintiff's cause of action accrued in the State of Missouri.

2. The Defendant is indebted to Plaintiff in the sum of $4,603.01 said being the balance due on a certain written contract, dated January 15, 2016, after crediting same with all payments and set-offs. A copy of said contract is attached hereto and made a part hereof by reference. Said contract further provides that if same is placed in the hands of an attorney for collection, attorney's fees shall be paid by the Defendant.

3. The Plaintiff has performed all of its duties and obligations under the aforesaid contract; furthermore, all conditions precedent have occurred, Defendant has breached said contract.

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4. Demand for payment has been made and payment refused.

WHEREFORE, Plaintiff prays judgment against the Defendant in the sum of $4,603.01, together with post judgment interest at the rate of 17.99% from the date of Judgment, attorney's fees as provided for by contract, and for the costs expended herein.

GAMACHE & MYERS, P.C.

BY: DONALD HOROWITZ 42340
DONALDHOROWITZ@GMCOLLECTS.COM

DAVID R. GAMACHE, 34112 davidgamache@gmcollects.com
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1000 CAMERA AVE SUITE A
CRESTWOOD (ST LOUIS) MO 63126
(314) 835-6602
FAX (314) 835-6604

"THIS COMMUNICATION IS FROM A DEBT COLLECTOR, IN AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE."

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VERIFICATION

I, the Affiant, of lawful age, state that my office accessed the Defense Manpower Data Center website and conducted a search of Defendant's first name, last name and social security number, and found no record of Defendant as an active duty member of the Armed Services of the United States of America, all according to the best of my information, knowledge and belief.

Executed this day 7/26, 2023.

Subscribed and sworn to before me on 7/26, 2023.

NOTARY PUBLIC

CHERYL ROZANSKI
Notary Public - Notary Seal
St Louis County - State of Missouri
Commission Number 10393315
My Commission Expires Oct 18, 2024

My Commission expires:

"THIS COMMUNICATION IS FROM A DEBT COLLECTOR, IN AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE."

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OUR FILE NUMBER:21600297

STATE OF WI

COUNTY OF Portage

AFFIDAVIT

I hereby certify and affirm that I am the Recovery Manager (Title) of Belmont Finance LLC (Name of Business)

( ) A sole proprietorship

( ) A partnership comprised of the following partners:

(✓) A Limited Liability Company organized under and existing by virtue of the laws of the State of Wisconsin

( ) A Corporation duly incorporated under and existing by virtue of the laws of the State of _____

( ) A National Association

I further state that the claim and cause of action of the aforesaid against CLAYTON L YORK is in the sum of $4,603.01.

I further certify that I am duly qualified and competent to testify to the matters stated herein, and authorized to make this Affidavit. I further state that the records of this account are maintained under my supervision, have been reviewed by your Affiant, and that the amount of the claim is just and true to the best of my personal knowledge, and that all just and lawful offsets, payments and credits have been allowed.

Executed this 3rd day of July, 2023

Signature

Layla Henning
Printed Name of Affiant

The foregoing Affidavit sworn to and subscribed before me this 3 day of July, 2023

ANDREW J ERLER
Notary Public
State of Wisconsin

Notary Public

My Commission Expires: 11/27/26

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MISSOURI RETAIL INSTALLMENT CONTRACT/SECURITY AGREEMENT/DISCLOSURE STATEMENT

SELLER'S NAME: **Pur Air LLC**
1413 Forum Dr. STE A
Rolla, MO 65401
(573)353-9374

Original

NAME OF BUYER(S): Clayton Yoch
(Please Print)
Address: 32 Irene Lane
City: Rolla MO ZIP: 65401

5-348483

Customer: We've written this Contract in simple language to help you understand its terms. Please read your Contract carefully and feel free to ask us any questions. The words "you" and "your" mean the Buyer(s). The words "we", "us" and "our" mean the Seller shown above or any Holder of this Contract.

BELMONT FINANCE LLC
PO Box 152, Waupaca, WI 54981
1-877-547-2926

Sale is subject to credit approval.

This Contract covers your installment purchase from us for the following property ("the Property"):

PROPERTY

MODEL # 701517
Serial No. Pro-Aqua $ 2695.00
Attachments

ITEMIZATION OF AMOUNT FINANCED

Selling Price
1. Cash Price 2695.00
2. Trade-in 0.00
(line 1 - line 2) 3. Price after Trade-in 2695.00
Trade-in Description
4. Sales Tax 0.00
(line 3 + line 4) 5. Total 2695.00
6. Down Payment 0.00
Unpaid Balance/Amount Financed 7. Total 2695.00 (line 5 - line 6)

The Property above is purchased for use primarily for personal, family or household purposes unless another purpose is noted.

Amount Financed	FINANCE CHARGE	ANNUAL PERCENTAGE RATE	Total of Payments	Total Sale Price
The amount of credit provided to you or on your behalf.	The dollar amount the credit will cost you.	The cost of your credit as a yearly rate.	The amount you will have paid after you have made all scheduled payments.	The total cost of your purchase on credit, including your cash down payment and trade-in. Trade-in $ 0.00 Cash Down Payment $ 0.00 Total Sale Price $ 3928.00
$ 2695.00	$ 1133.00	17.99 %	$ 3928.00	

Late Charge: If a payment is 10 days or more late, you agree to pay a late charge of $10.00 or 5% of the unpaid amount of the payment, whichever is less.
Further Information: See the reverse side of this Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

Your payment schedule will be:

No. of Monthly Payments	Amount of Payments	When Payments Are Due
48	79.75	Beginning 2-19-16

Additional Terms

The first installment is due one month from the date of this Contract unless otherwise specified.
Prepayment: If you pay off early, you will not have to pay a penalty.
Security: You are giving a security interest in the goods or Property being purchased.

NOTICE TO THE BUYER: (1) DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES. (2) YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN. (3) UNDER THE LAW YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND UNDER CERTAIN CIRCUMSTANCES TO OBTAIN A PARTIAL REFUND OF THE TIME CHARGE.

Buyer has read both sides of this Contract and acknowledges a signed, dated, an completed filled in copy of this Contact and the accompanying Notice of Cancellation on the date indicated below.

Clayton Yoch 1/5/16
Buyer's Signature / Date

Co-Buyer's Signature / Date

Anthony Lee 1-5-16
Seller's Signature / Date

YOU, THE BUYER, MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. SEE THE ACCOMPANYING NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.

NOTICE OF CANCELLATION 1-5-16
(Date of transaction)

You may cancel this transaction, without any penalty or obligation, within three business days from the above date.
If you cancel, any property traded in, any payments made by you under the Contract or Sale, and any negotiable instrument executed by you will be returned within 10 business days following receipt by the Seller of your cancellation notice, and any security interest arising out of the transaction will be canceled.
If you cancel, you must make available to the Seller at your residence, in substantially as good condition as when received, any goods delivered to you under this Contract or Sale; or you may if you wish, comply with the instructions of the Seller regarding the return shipment of the goods at the Seller's expense and risk.
If you do make the goods available to the Seller and the Seller does not pick them up within 20 days of the date of your Notice of Cancellation, you may retain or dispose of the goods without any further obligation. If you fail to make the goods available to the Seller or if you agree to return the goods to the Seller and fail to do so, then you remain liable for performance of all obligations under the Contract.
To cancel this transaction, mail or deliver a signed and dated copy of this cancellation notice or any other written notice, or send a telegram, to

(Seller's Name) Anthony Lee
at: (Address of Seller's Place of Business) Pur Air LLC
1413 Forum Dr. STE A
Rolla, MO 65401

NOT LATER THAN MIDNIGHT OF 1-8-16 (Date)
I HEREBY CANCEL THIS TRANSACTION.

(Date) (Buyer's Signature)

NOTICE OF CANCELLATION 1-5-16
(Date of transaction)

You may cancel this transaction, without any penalty or obligation, within three business days from the above date.
If you cancel, any property traded in, any payments made by you under the Contract or Sale, and any negotiable instrument executed by you will be returned within 10 business days following receipt by the Seller of your cancellation notice, and any security interest arising out of the transaction will be canceled.
If you cancel, you must make available to the Seller at your residence, in substantially as good condition as when received, any goods delivered to you under this Contract or Sale; or you may if you wish, comply with the instructions of the Seller regarding the return shipment of the goods at the Seller's expense and risk.
If you do make the goods available to the Seller and the Seller does not pick them up within 20 days of the date of your Notice of Cancellation, you may retain or dispose of the goods without any further obligation. If you fail to make the goods available to the Seller or if you agree to return the goods to the Seller and fail to do so, then you remain liable for performance of all obligations under the Contract.
To cancel this transaction, mail or deliver a signed and dated copy of this cancellation notice or any other written notice, or send a telegram, to

(Seller's Name) Anthony Lee
at: (Address of Seller's Place of Business) Pur Air LLC
1413 Forum Dr. STE A
Rolla, MO 65401

NOT LATER THAN MIDNIGHT OF 1-8-16 (Date)
I HEREBY CANCEL THIS TRANSACTION.

(Date) (Buyer's Signature)

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ADDITIONAL TERMS AND CONDITIONS OF THE CONTRACT

WARRANTIES AND ORAL STATEMENTS - EXCEPT FOR ANY WRITTEN WARRANTIES BY THE MANUFACTURER, YOU ARE BUYING THE GOODS "AS IS" AND "WITH ALL FAULTS" AND THE ENTIRE RISK AS TO THE QUALITY AND PERFORMANCE OF THE GOODS IS WITH YOU. WE MAKE NO WARRANTIES OR REPRESENTATIONS COVERING THE PROPERTY, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. WE MAKE NO PROMISE TO REPAIR OR REPLACE THE PROPERTY. THIS PARAGRAPH DOES NOT AFFECT ANY WRITTEN WARRANTIES GIVEN BY THE MANUFACTURER.

PROMISE TO PAY - You promise to pay us the "Total of Payments" shown on the reverse side of this Contract in the number and amount of monthly installments and on the due dates, at our office address or the office address of any Holder of this Contract to whom we might assign it or transfer it. Interest is computed on a simple interest basis and begins to accrue on the date of the Contract, unless otherwise restricted by law or according to the other terms evidenced by this Contract.
CASH PRICE AND TIME PRICE - You may buy the Property for the Cash Sale Price or the Total Sale Price set forth on the reverse side of this Contract. You have chosen to pay the Total Sale Price.
ASSIGNMENT OF CONTRACT - You understand that the Seller will assign or transfer this Contract to Belmont Finance LLC, PO Box 152, Waupaca, WI 54981, 1-877-547-2926 on or after the sixth business day following the date you signed this Contract. You will make your payments directly to Belmont Finance LLC.
AUTHORIZATION TO INVESTIGATE CREDIT HISTORY - You the Buyer or Buyers authorize the Seller and/or Belmont Finance LLC to investigate your credit history and make all inquiries and use all means necessary to verify the accuracy of the statements made or written in the accompanying credit application. Any Holder of this Contract also may investigate your credit history to provide a means for collecting any unpaid installment, and for other business purposes. If a credit report is obtained by any Holder of this Contract (including but not limited to Belmont Finance LLC), the Holder of this Contract may share information from that report with the Seller.
DEFAULT - You will be in default if you do not pay an installment on time, or if any insolvency or bankruptcy actions are begun by or against you, or if you do not fulfill any other requirement of this Contract, and you fail to cure your default. If you have been in default for 30 calendar days and have failed to cure your default or you have abandoned or destroyed the Property, we may then demand immediate payment of the unpaid balance of the Total of Payments of this Contract minus the unearned portion of the Finance Charge. The accelerated balance will accrue interest at the Annual Percentage Rate shown on the reverse side of this Contract until paid in full. We may also have other legal rights, for example, the right to repossess and sell the Property, and apply the proceeds to the payments due under this Contract, all as authorized by the Uniform Commercial Code or other laws of the State of your residence.
COLLECTION AND ATTORNEY FEES - If you are in default and we refer this Contract to an attorney who is not our salaried employee for collection, you agree to pay for reasonable attorney fees limited to 15% of the balance due and payable under this Contract and for court costs, to the extend permitted by applicable law.
AUTHORIZATION TO USE AUTOMATIC DIALING TELEPHONE EQUIPMENT - You the Buyer(s) authorize us to use automatic dialing telephone equipment, to the extent not prohibited by law, to contact you in our collection of your account.
POST MATURITY RATE - You agree to pay interest on the unpaid balance of the Total of Payments owing after maturity at the Annual Percentage Rate shown on the reverse side of this Contract until paid in full. In the event post maturity interest is charged, no late charge will be assessed on the final installment.
U.S. FUNDS - All payments are required to be made in U.S. Funds.
LATE PAYMENT CHARGE – If any payment is received by the Holder of this Contract 10 or more days after its due date, Buyer agrees to pay a late charge of $10 or 5% of the unpaid amount of the payment, whichever is less.
DISHONORED PAYMENT FEE - YOU AGREE TO PAY US $15.00 AS A PROCESSING FEE IF YOUR CHECK, NEGOTIABLE ORDER OF WITHDRAWAL, SHARE DRAFT OR OTHER ITEM SUBMITTED AS A PAYMENT IS DISHONORED BY THE BANK OR OTHER INSTITUTION ON WHICH IT IS DRAWN, BECAUSE YOU DO NOT HAVE AN ACCOUNT WITH THE INSTITUTION, YOU DO NOT HAVE SUFFICIENT FUNDS IN YOUR ACCOUNT OR YOU DO NOT HAVE SUFFICIENT CREDIT WITH THE INSTITUTION.
REMOVAL AND USE OF PROPERTY PURCHASED - You agree not to use the Property you have purchased and which is described on the reverse side of this Contract in violation of law. You will give us written notice if you remove the Property from the address shown above before you remove it.
INVALIDITY OF CONTRACT - If any part of this Contract is not valid or consistent with law or regulations, this Contract can be considered changed so that it complies, unless otherwise provided by applicable law.
"SAME AS CASH", "S.A.C." - Means any same as cash promotion offered on this Contract. If you make all your payments on time and pay the entire balance within the promotional period from the date of the Contract, we will waive all Finance Charges. Otherwise, you will pay all amounts due on this Contract as stated on the front side of this Contract.
PREPAYMENT - Even though you need not pay more than the fixed installment, you have the right to prepay in full or in part, at any time without penalty. You may contact our office for a net payoff excluding any unearned Finance Charges or you may remit the unpaid balance of the Contract (total unpaid balance of the Total of Payments) by sending your prepayment to BELMONT FINANCE LLC, PO BOX 152, WAUPACA, WI 54981, 1-877-547-2926. We need not make any refund of Finance Charges less than $1.00.
SECURITY - To protect us if you default on this Contract before you pay the Total of Payments in full, you give us what is known as a purchase money security interest in the Property.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

TO: BELMONT FINANCE LLC, 1-877-547-2926.

FOR VALUE RECEIVED, the undersigned hereby sells, assigns and transfers to Belmont Finance LLC all undersigned's right, title and interest in and to this Contract together with the chattels described herein with full power to take legal proceedings in our name or their own. The undersigned hereby sells, transfers, and assigns this Contract with limited recourse as set forth in a separate Distributor Agreement by and between the undersigned and Belmont Finance LLC and the undersigned agrees to pay all costs and reasonable attorney's fees incurred in enforcing the obligations of the undersigned hereunder.

Pur Air LLC (Seal)
(Corporate, Firm or Trade Name of Dealer)

TJ (Seal)
(Owner, Officer or Firm Member)

THIS DOCUMENT IS SUBJECT TO A SECURITY INTEREST IN FAVOR OF MIDLAND STATES BANK OF ILLINOIS

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CREDIT APPLICATION - BELMONT FINANCE LLC DISTRIBUTOR # (573)

Each applicant may apply for individual or joint credit regardless of marital status. Please initial in front of the type of credit you are applying for.

Original

If applying for joint credit, both parties must initial and by their initials are confirming their intention to apply for joint credit:

✓ Individual Credit - complete Buyer information

_____ _____ Joint Credit with Spouse as Joint Applicant - complete Buyer and Co-Buyer Information.

_____ _____ Joint Credit with Non-Spouse as Joint Applicant - complete Buyer and Co-Buyer information.

BUYER INFORMATION

FIRST NAME	INITIAL	LAST NAME	BIRTHDATE	EMPLOYER (SOURCE OF INCOME)	YRS THERE	MIL/RANK & ETS
Clayton	L	York	[redacted]	RLT Enterprises	8	

ADDRESS	YRS THERE	☐ BUYING ☒ RENT ☐ OWNS ☐ OTHER	EMPLOYER ADDRESS (CITY, STATE)	MO GROSS PAY*
32 Irene Lane	4		819 Hwy Z St. Robert MO	[redacted]

CITY, STATE	ZIP CODE	☐ HOUSE ☐ CONDO ☐ APT ☐ MOBILE	JOB TITLE	EMPLOYER PHONE	BUSINESS EXT
Rolla MO	65401		Advertising manager	573-336-4244	

* Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as basis for repaying this obligation

HOME PHONE & AREA CODE	SOCIAL SECURITY NUMBER	# DEPENDENTS	PREVIOUS EMPLOYER (IF LESS THAN 3 YRS. AT PRESENT)
[redacted]	[redacted] 1621	1	

PREVIOUS ADDRESS (IF LESS THAN 3 YRS. AT PRESENT: City, State, Zip)	PREV JOB TITLE	PREV EMPLOYER PHONE	YRS THERE

BUYER'S DRIVERS LICENSE # OR ID #	BUYER'S CELL PHONE NUMBER	BUYER'S E-MAIL ADDRESS
	[redacted]	[redacted]

CO-BUYER INFORMATION

FIRST NAME	INITIAL	LAST NAME	BIRTHDATE	EMPLOYER (SOURCE OF INCOME)	YRS THERE	MIL/RANK & ETS

ADDRESS	HOME PHONE & AREA CODE	EMPLOYER ADDRESS (CITY, STATE)	MO GROSS PAY*

CITY, STATE	ZIP CODE	SOCIAL SECURITY NUMBER	JOB TITLE	EMPLOYER PHONE	BUSINESS EXT

* Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as basis for repaying this obligation

CO-BUYER'S DRIVERS LICENSE # OR ID #	CO-BUYER'S CELL PHONE NUMBER	CO-BUYER'S E-MAIL ADDRESS

REFERENCES	PROPERTY VALUE	ACCT. #/PHONE #/ADDRESS OF REFERENCE	MO. PMT.	PRES. BAL.
LANDLORD OR MORTGAGE HOLDER: Investment Realty			[redacted]	
(1) CREDIT REFERENCE: RMU Utilities			[redacted]	
(2) CREDIT REFERENCE: Ameren			[redacted]	

CHECKING ACCT? ☒ YES ☐ NO ACCT #	BANK NAME & ADDRESS (CITY)	SAVINGS ACCT? ☐ YES ☐ NO ACCT #	HAVE YOU BEEN DECLARED BANKRUPT IN THE PAST 7 YEARS? ☐ YES ☐ NO YEAR WHERE?

	PHONE NUMBER	RELATIONSHIP
(2) PERSONAL REFERENCE: Roy York	[redacted]	Father
(2) PERSONAL REFERENCE: Cory York	[redacted]	Brother

SEE THE REVERSE SIDE FOR ANY REQUIRED LEGAL NOTIFICATIONS

TO THE BEST OF MY KNOWLEDGE, ALL OF THE INFORMATION ON THIS CREDIT APPLICATION IS COMPLETE AND ACCURATE. I AUTHORIZE THE SELLER OR ITS ASSIGNEE TO MAKE WHATEVER INQUIRIES THEY DEEM NECESSARY TO EVALUATE MY CREDIT AND IF THEY EXTEND CREDIT TO COLLECT, SKIP TRACE OR SERVICE MY ACCOUNT, I EXPRESSLY AUTHORIZE ANY THIRD PARTY I.E., CREDIT REPORTING AGENCY, CREDITOR BANK OR FINANCIAL INSTITUTION, EMPLOYER, LANDLORD, ETC., TO RELEASE LIABILITY AND/ OR WHATEVER INFORMATION IS REQUESTED CONCERNING ME THAT THE SELLER OR ITS ASSIGNEE MAY REQUEST.

BUYER'S SIGNATURE Clayton York DATE 1/5/15 CO-BUYER'S SIGNATURE _____ DATE _____

BEST TIME OF THE DAY TO CONTACT BUYER AT HOME _____ AM/ PM OK TO VERIFY AT WORK ☐ YES ☐ NO

AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS (ACH DEBITS)

I (we) hereby authorize Belmont Finance LLC, hereinafter called COMPANY, to initiate debit entries to my (our) (select one) indicated below at the depository financial institution named below, hereinafter called DEPOSITORY, and to debit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law. ☒ Checking Account/ ☐ Savings Account

Depository Name [redacted] Branch Rolla

City Rolla State MO Zip 65401

Routing Number _____ Account Number _____

Monthly Withdrawal: Date 2-19-16 Amount $ [redacted]

This authorization is to remain in full force and effect until COMPANY has received written notification from me (or either of us) of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

Name (s) (Please Print) CLAYTON L YORK

Date 1/5/15 Signature (s) Clayton York

NOTE: DEBIT AUTHORIZATIONS MUST PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION ONLY BY NOTIFYING THE ORIGINATOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION.

PLEASE INCLUDE A BLANK CHECK MARKED "VOID."

If you have any questions, please write or call Belmont Finance LLC at PO Box 152, Waupaca, WI 54981 (1-877-547-2926)

210051

Original

LEGAL NOTIFICATIONS:

"The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with the law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580."

"Credit Report Notice: We may request a credit report in association with your application for credit, extending credit, or updating, renewing and collection of your account. On your request, we will inform you if such a report was ordered and will give you the name and address of the credit reporting agency that furnished the report."

"You agree, in order for us to service your account or to collect any amounts you may owe, we may contact you by telephone at any telephone number associated with your account, including wireless telephone numbers, which could result in charges to you. We may also contact you by sending text messages or e-mails, using any e-mail address you provide to us. Methods of contact may include using pre-recorded/artificial voice messages and/or use of an automatic dialing device, as applicable. You are not required to consent to receive autodialed message calls to obtain credit."

NOTICE TO WISCONSIN RESIDENTS ONLY: For married Wisconsin resident, your signature confirms that this loan obligation is being incurred in the interest of your marriage or family. No provision of a marital property agreement, a unilateral statement under Section 766.59 of Wisconsin Statutes or a court decree under Section 766.70 of the Wisconsin Statutes adversely affects the interests of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If the loan for which you are applying is granted, your spouse will also receive verbal or written notification that credit has been extended to you.

"OHIO: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law."

"North Dakota: YOU MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY (15TH BUSINESS DAY IF YOU ARE 65 YEARS OR OLDER) AFTER THE DATE OF THIS TRANSACTION.
Please Initial Below Stating that you have been verbally informed and understand this statement.

☐ Initials

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BELMONT FINANCE LLC

Statement of Account
Simple interest-regular payments

ACCOUNT # 500368983

CLAYTON L YORK
32 IRENE LN
ROLLA,MO 65401

Original Amount Financed:		$2,695.00
Total Payments Made(See Attached Payment History)	$638.50	
Principal Reduction:		238.56
Interest Paid:	387.97	
Late Charges Paid:	11.97	
Principal Balance On Account as of 07/27/17		2,456.44
Interest Due On Account		2,146.57
Late Charges Due		0.00
Total Balance On Account as of 09/15/21		**$4,603.01**

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P O BOX 152; Waupaca, WI 54981
Phone 877-547-2926
Fax (855) 779 - 3765

Copy

January 16, 2017

CLAYTON YORK
32 IRENE LN
ROLLA MO 65401

Account # [redacted]983
RE: FINAL NOTICE

CLAYTON ,

On 1/5/2016 you signed a contract with Belmont Finance, LLC for the purchase of your PRO-AQUA. In this contract you agreed to make 48 payments of $79.75. The last payment received on your account was 11/7/2016. Your E.F.T. (electronic funds transfer) may be removed. Your current balance is $2549.17. I have included a copy of your payment history for your records.

You must respond to this letter by 1/26/2017. If you fail to respond by this date, Belmont Finance, LLC will review your account for possible third party collections. They, in turn, have other methods of collecting this debt. This could include but is not limited to, wage garnishment, income tax garnishments, property liens, and/or checking account garnishments.

Belmont Finance is willing to work with you to resolve this debt. Please call 1-877-547-2926 Option 2 to discuss options for your account.

Be advised that Belmont Finance does report to the credit bureaus

Sincerely,

Ashley Mancl
Lead Recovery Specialist
Belmont Finance LLC

Not an Official Court Document

This is an attempt to collect a debt. Any information obtained will used for this purpose.

...For YOUR Financial Needs!

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BELMONT FINANCE LLC
RECOVER CONTRACT MASTER HISTORY REPORT

Account [redacted]983

Interest calculation method:
02-Simple interest-regular payments

CLAYTON L YORK
32 IRENE LN
ROLLA, MO 65401

Payment amount 79.75
Payment frequency M
Original contract 2695.00

Trans Date	Payment Received	Principal	Interest	Late Charges	Other	Ref#
02/19/16	-79.75	-19.98	-59.77	0.00	0.00	001937855
03/21/16	-79.75	-38.87	-40.88	0.00	0.00	002011660
04/19/16	-79.75	-42.07	-37.68	0.00	0.00	002081041
05/19/16	-79.75	-41.40	-38.35	0.00	0.00	002157506
06/20/16	-79.75	-39.48	-40.27	0.00	0.00	002240043
07/19/16	-79.75	-43.83	-35.92	0.00	0.00	002321886
10/07/16	-80.00	0.00	-72.02	-7.98	0.00	002574521
11/07/16	-80.00	-12.93	-63.08	-3.99	0.00	002677435
Summary	-638.50	-238.56	-387.97	-11.97	0.00	

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Date 01/17/17
13:06:55

Belmont Finance LLC
SIMPLE CONTRACT MASTER HISTORY REPORT

Interest calculation method:
02-Simple interest-regular payments

Account [redacted]983

CLAYTON L YORK
32 IRENE LN
ROLLA, MO 65401

Payment amount 79.75
Payment frequency M
Original contract 2695.00

Trans Date	Payment Received	Principal	Interest	Late Charges	Other	Ref#
02/19/16	79.75	19.98	59.77	0.00	0.00	001937855
03/21/16	79.75	38.87	40.88	0.00	0.00	002011660
04/19/16	79.75	42.07	37.68	0.00	0.00	002081041
05/19/16	79.75	41.40	38.35	0.00	0.00	002157506
06/20/16	79.75	39.48	40.27	0.00	0.00	002240043
07/19/16	79.75	43.83	35.92	0.00	0.00	002321886
10/07/16	80.00	0.00	72.02	7.98	0.00	002574521
11/07/16	80.00	12.93	63.08	3.99	0.00	002677435
Summary	638.50	238.56	387.97	11.97	0.00	

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