

State of New York
Office of the Attorney General
Binghamton Regional Office
44 Hawley Street, 17th Floor
Binghamton, NY 13901-4433



Binghamton, N.Y. [Redacted]

DATED: 11/24/2014

Administrator, National Highway Traffic Safety
Administration, 1200 New Jersey Avenue, S.E., Washington, DC 20590

DEC -8 2014

Legal Notice / Affidavit /
COMPLAINT
Certified Mail (RRR)

FOR: OWNER OF
2011 E-150 Econoline
Vehicle ID #: 1FTNE1EW9BD [Redacted]

CURRENT MILEAGE:
34,601

RE: PLEASE & KINDLY SUBMIT my CLAIM FOR
(INDEPENDENT ARBITRATION)

UNDER THE NEW YORK NEW CAR LEMON LAW
BILL OF RIGHTS
(FOR)

SEE ENCLOSED: BBB AUTO LINE & THEIR
ARBITRATOR'S FRAUDULENT DECISION

DATED: 10/16/2014

PAGE 1 OF (5)

DEAR ATTORNEY GENERAL:

(FACTS)

1.

THE BBB AUTO LINE (ARBITRATOR) IS GUILTY OF UNCLEAN HANDS / A LIAR / A CON MAN / IN CONSPIRACY WITH FORD MOTOR COMPANY

(THUS)

THE ARBITRATOR'S DECISION IS FRAUDULENT
(NULL + VOID)

2.

HE WOULD NOT LET ME SUBMIT MY EVIDENCE /
THE BBB AUTO LINE CASE FILE + ETC /
SEE ENCLOSED COPY OF THE EVIDENCE

3.

FORD MOTOR COMPANY DID NOT SUBMIT ANY
(EVIDENCE)

4.

(SEE)

FORD MOTOR COMPANY'S (RE-CALL LETTER) TO
REPAIR OR REPLACE TRANSMISSION, RECEIVED
IN JAN, 2013 UPON WHICH THEY (REFUSE) TO
REPAIR THIS SUBSTANTIAL DEFECT, VEHICLE
HAD ONLY 12,423 MILES

PAGE 2.

(FACTS)

5. (OIL LEAK)

FIRST REPAIR TAKING PLACE AT (19,061) MILES
(BUT)
AT THE TIME, I SCHEDULED THIS WORK ORDER
VEHICLE HAD 18,500 MILES

6. THE ARBITRATOR DID (NOT) LOOK UNDERNEATH
THE AUTOMOBILE

7. SEE ENCLOSED: MY LEGAL NOTICE / AFFIDAVIT
COMPLAINT SENT TO FORD MOTOR COMPANY,
DATED: SEPTEMBER 03/2014

(AND)

THEIR RESPONSE WHICH SHOWS THEY ARE
TOTALLY LIABLE, DATED: SEPTEMBER 08/2014

I AM ENTITLED TO:
A NEW VEHICLE OR A REFUND OF THE PURCHASE
PRICE

PAGE 3.

(FACTS)

8. SUBSTANTIAL DEFECT AND CONDITION:

A- THIS VEHICLE IS A SAFETY HAZARD:

FORD MOTOR COMPANY AND MATTHEWS FORD REFUSES TO REPAIR OR REPLACE THE AUTOMATIC TRANSMISSION (THUS) IF IT LOCKS UP AND PUTS THE VEHICLE IN A AUTO ACCIDENT (OR) IT BREAKS DOWN ALONG THE HIGHWAY THEIR GOING TO BE HELD TOTALLY LIABLE, ALONG WITH BBB AUTO LINE & THEIR ARBITRATOR

B- THIS VEHICLE IS A ENVIRONMENTAL HAZARD:

IT'S BEEN LEAKING OIL ONGOING FROM APRIL 2014 / FOR (5) MONTHS

9. THIS IS THE ONLY VEHICLE I OWN AND USED PRIMARILY FOR PERSONAL, FAMILY AND HOUSEHOLD PURPOSES; (OR)

USED IN MY (HOBBY) CERTIFIED OIL BURNER TECHNICIAN FOR A TOTAL OF (4) FOUR HOURS FOR THIS YEAR OF 2014; SEE ATTACHED MY INVOICE I WILL BE [REDACTED] YEARS OLD ON: 01/16/2015

WHEREFORE:

PLEASE & KINDLY SUBMIT MY CLAIM FOR
(INDEPENDENT ARBITRATION)

PAGE 4

COPY TO:

① Ford Motor Company
Ford Customer Service Division
P. O. Box 1904
Dearborn, Michigan 48121



Council of Better Business Bureaus, Inc.

3033 Wilson Boulevard, Suite 600 · Arlington, VA · 22201 · Phone 800.955.5100 · Fax: 703.247.9700

I, may be

subject to civil/or criminal liabilities from damages if it is shown that **I**, acted with gross negligence or in bad faith.

DATED: 11/24/2014

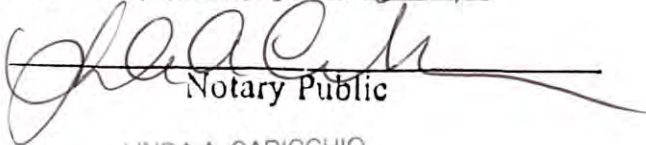
BY:



STATE OF NEW YORK)
COUNTY OF Broome) SS.:

Binghamton, NY

Sworn to before me this 24th
day of November, 2014


Notary Public

LINDA A. CARICCHIO
Notary Public - State of New York
No. 01CA6313426
Qualified in Broome County
My Commission Exp. 10/20/2018

PAGE 5

(HOBBY)
 CERTIFIED SERVICE TECHNICIAN

- Heating Contractor -
 Installations - Cleaning - Service
 - Oil Burners -

[Redacted]
 Binghamton, NY [Redacted]
 [Redacted]

INVOICE DATE: 08/03/2014
 Furnace Boiler ___ Water ___ Steam ___

Principle Place of Business:
 Broome County

PH: (607) 863 4889

NAME: LANDLORDS BOB & KATE MEAD

ADDRESS: 2052 LOWER CINCINNATI RD. / FOR MY RENTAL AT 2006

CITY: CINCINNATI STATE: NY ZIP: 13640

Check one of the following three boxes.

| | PARTS | LABOR |
|-------------------------------------------------------------------|----------------|--------------|
| 1. <input type="checkbox"/> EMERGENCY SERVICE per hour \$80 | | |
| 2. <input checked="" type="checkbox"/> CLEANING & TUNE UP SERVICE | | \$300 |
| <u>1 A30 OIL FILTER / NOZZLE, 60 80° B</u> | | |
| <u>INSTALL ELECTRODES</u> | <u>\$30.00</u> | |
| <u>(1) HOUR</u> | | <u>80.00</u> |

Parts include burner nozzle, oil filter, & air filter. Includes up to 3 hours labor.

3. INSTALLATIONS / ESTIMATES / per hour \$80

TYPE OF SALE WHOLESALE RETAIL NEW USED

TAX: NONE

TOTAL AMOUNT DUE: \$410.00



BBB AUTO LINE

October 16, 2014

[REDACTED]
BINGHAMTON NY [REDACTED]

Re: [REDACTED] vs Ford Motor Corporation 1FTNE1EW9BD [REDACTED]

Dear [REDACTED]

Enclosed is the arbitrator's *Decision and Reasons for Decision* for your case.

We have also enclosed an *Acceptance/Rejection Form* that must be used to accept or reject the decision. Please complete the form and return it to us so that we receive it in our office **within 14 days** from the date of this letter. We recommend that you call to confirm receipt of this form a few days after you send it to us.

You may either mail the form to:
3033 Wilson Blvd., Ste 600
Arlington, VA 22201
or
Fax it to 1.703.247.9700

Please do not make any changes or additions to the *Acceptance/Rejection Form* as we will consider that a rejection of the decision.

If you have any questions about the decision, or if I may be of help to you, please feel free to call me at 800.955.5100. You may also fax the signed form to me at 703.247.9700.

Sincerely,

Mary Ann Khalifeh at Extension 527



ACCEPTANCE OR REJECTION OF DECISION

Date: 10/16/14

Case Number: [REDACTED]

Customer: [REDACTED]

State: NY

Business: Ford Motor Company

Mfr-Info: 6700 NY 1FTNE1EW9BD [REDACTED]

Enclosed is the Arbitration decision in your case. We hope you have found the efforts of our staff and the volunteer arbitrator(s) to be satisfactory. Please call us if you have any questions about the decision.

COMPLETE THE FOLLOWING AND RETURN IT TO US IMMEDIATELY

Note: If this form is not received at the CBBB office within 14 days from the date of the cover letter, the decision will be considered rejected and the manufacturer will be notified. You may want to return the form via certified mail or fax it to the CBBB at 703.247.9700. We suggest you call your case specialist to confirm receipt.

Please check one of the following.

I ACCEPT THE ARBITRATION DECISION. I understand this means:

- * the business will be legally bound to abide by this decision; and,
- * I, too, will be legally bound, which means I give up any right to sue the business in court on any claim that has been resolved at the arbitration hearing, unless the business fails to perform according to the Arbitrator's decision or unless otherwise provided by state or federal law.

I REJECT THE ARBITRATION DECISION. I understand this means:

- * I may pursue other legal remedies under state or federal law;
- * depending on federal or state law, the decision may be introduced as evidence by me or the business in any civil court action relating to any matter considered in this arbitration hearing;
- * the business will not be obligated to perform any part of the decision; and,
- * this will end Better Business Bureau involvement in my case.

Signature(s) of Titled Owner(s): [REDACTED]

Date: 10/20/2014



Denial Decision

Submitted Date: 10/15/14

VIN: 1FTNE1EW9BC [REDACTED]

Customer: [REDACTED] - Hearing Date: 10/14/14

Arbitrator: Steven C. Kempisty

Question 1

The customer's request (listed below) is denied.

In the case of [REDACTED] v. Ford Motor Company, case number [REDACTED] I find for the respondent Ford Motor Company and deny the petitioner [REDACTED] request of Repurchase/replacement.

CASE: [REDACTED]
Arbitrator: Steven C. Kempisty

Customer: [REDACTED]
Date: 10/15/14



Reasons for Decision

Submitted Date: 10/15/14

VIN: 1FTNE1EW9BD

Customer: - Hearing Date: 10/14/14

Arbitrator: Steven C. Kempisty

Question 1

It is determined that a { Please list below } decision is a fair resolution of this dispute.

In the case of v. Ford Motor Company I find for the respondent Ford after hearing from both parties and find this to be the reasonable resolution of this dispute for the reasons I will state below.

- b For the following reasons, the decision listed above is a fair resolution of this dispute. (If relevant, explain how lemon law standards apply to the facts in this case)

In the case of v. Ford () I find for the respondent Ford for the following reasons.

After listening to the testimony of and the representative of Ford Motor Company I have decided that did not present a valid argument that his vehicle contained defects that resulted in the hindrance, safety, enjoyment and overall re-sale value of his vehicle. I also concur to some extent that there are issues of mileage requirements concerning this vehicle where it does not qualify for the remedy that the petitioner seeks here.

The issues that stated in his original claim against Ford were as follows:

- 1) The Steering gear box is leaking fluid
- 2) A battery issue
- 3) Transmission issues
- 4) Oil leak, and an issue concerning the main seal.
- 5) An oil pan leak issue.

started off the hearing by stating that he was requesting a waiver of the test drive as there is not an issue with the transmission at this time, his admission that nothing was wrong. He then stated that the automobile passed a NYS inspection on October 3rd, just eleven days before this hearing.

did state that the transmission was "temperamental" and stated he was unsure when it will break down" by his own words. Quite frankly, none of us are sure or make appointments for our cars to "break down" per se. His strongest testimony is that he believed the transmission to be defective, but then could not state how and even stated in his testimony that there was no problem with the transmission at this point in time. He also stated that the automobile was an "environmental hazard." Again, presented no solid evidence via written reports or other documents just his opinion that the automobile was an environmental hazard, which quite frankly, is not enough to persuade me to believe that it is.

then basically concluded his testimony at which point I had to ask him questions on his other points of contention stated in his claim against Ford. For example I asked him about the battery, he stated it was replaced and acceptable. I asked him about oil leak and he stated it wasn't leaking any longer but that there was "some moisture" in the area where the problem was addressed by Ford. But, again-there is no leak. I also asked about the oil pan leak to which he stated it was not a problem, but again stated there was moisture in the area of the correction

made. Again, no leak was stated as an ongoing problem.

Taking into consideration all the above and my inspection of the vehicle in the parking lot which included him turning on the vehicle and looking under the hood and underneath the automobile, I can see nothing to lead me to believe that this vehicle has an issue that can be considered a defect that adversely affects the cars safety, use, enjoyment or potential re-sale value as reasonably compared to other like makes and models of this van. Further I was provided no solid or reasonable evidence to support the statement that this automobile is an environmental hazard by the petitioner.

For the above stated reasons the arbitrator in this case respectfully denies the requests of the petitioner [REDACTED] and finds for the respondent Ford Motor Company.

Question 2

If awarding a repurchase/replacement, identify the problem(s) upon which the award is based and the number of repair attempts for each problem.

Question 3

Please indicate the cumulative number of days the vehicle was out of service for all problems

Although it is not completely clear, by my most accurate count-20

Question 4

Was final notice given? (Yes / No / Not Applicable)

Not Applicable

Question 5

Please identify the mileage on the vehicle at the time of the hearing/inspection:

33,266

CASE: [REDACTED]
Arbitrator: Steven C. Kempisty

Customer: [REDACTED]
Date: 10/15/14

(EVIDENCE)

- BBB AUTO LINE CUSTOMER CLAIM FORM (CCF)
(24) PAGES
- FORD MOTOR COMPANY'S LETTER FOR (SETTLEMENT)
DATED: SEP 08/2014 (1) PAGE
- WORK ORDER / PROBLEM, DATED: SEP 08/2014
(1) PAGE
- VEHICLE INSPECTION REPORT, DATED: OCT 03/2014
(1) PAGE

(DEMAND FOR BILL OF COSTS)

• GAS - VEHICLE work orders!
(7) DAYS AT \$ 30.00 PER TRIP = \$ 210.00
AND GAS FOR CAR RENTAL = + 210.00
\$ 420.00

• MILEAGE - (7) DAYS AT (.59¢) PER MILE
(152) MILES ROUND TRIP = \$ 627.76

• Copying - \$ 8.47

TOTAL OWED = \$ 1,056.23 PLUS GAS & MILEAGE
GAS + 50.00 TO ARBITRATION HEARING
\$ 1,106.23 ROUND TRIP
MILEAGE + 59.00
\$ 1,165.23



BBB AUTO LINE

August 27, 2014

[REDACTED]
BINGHAMTON NY [REDACTED]

Re: [REDACTED] vs Ford Motor Corporation

Dear Madam/Sir:

Thank you for contacting the BBB AUTO LINE program. Your claim will be opened once your properly completed *Customer Claim Form (CCF)* is returned to our office.

Please review the information outlined below and follow the instructions.

- * *Completing Your BBB AUTO LINE Claim* - Please read this document first. It explains what you need to do to help us handle your claim.
- * *Program Summary* - This document explains the types of claims that may be arbitrated in the BBB AUTO LINE program and the remedies available.
- * *CCF* - Information we have on file regarding your complaint is recorded on the *CCF*. Please verify the accuracy of the information and make any necessary changes. Please provide the Vehicle Identification Number (VIN).

If you would like to review the programs rules and policies, please visit www.auto.bbb.org/rules/.

We have notified the manufacturer about your contact with us and they may contact you to discuss your case. Please let us know if you reach a settlement so we can record that information in your file.

Once we receive your signed CCF with the VIN, if eligible, we will officially open your case. Within a few days, we will contact you by phone to discuss your case. Our goal is to help you and the manufacturer in reaching a mutually satisfactory resolution to your dispute.

BBB AUTO LINE staff are here to help you. Please call me at (800)955-5100 if you have any questions or if I can be of help.

Sincerely,

Mary Ann Khalifeh at Extension 527

Council of Better Business Bureaus, Inc.

3033 Wilson Boulevard, Suite 600 · Arlington, VA · 22201 · Phone 800.955.5100 · Fax: 703.247.9700

Completing your BBB AUTO LINE Claim . . . It's as easy as 1, 2, 3

1. Review and sign the **Customer Claim Form (CCF)**. If any information is missing or incorrect, please write the corrections or additions directly on the form. Please print or verify your VIN (Vehicle Identification Number) and lienholder or leasing company information on the bottom of the first page and complete the grid on the second page. You may attach additional sheets if the grid does not provide enough space. Please list *all* of your problems on the grid (do not write "see attached repair orders" instead of listing your problems).

2. Make one *clear copy* of the following documents, preferably on 8.5" X 11" standard paper: TOTAL DOCUMENTS (20) [REDACTED]

Sales Agreement/Purchase Contract or **Lease Agreement** containing the purchase or lease price, sales tax and other expenses associated with your purchase or lease; (2) PAGES

Current **Vehicle Registration**; 1 TITLE

Work Orders, including proof of payment if you are seeking reimbursement.

Any other relevant documents, such as notice(s) sent to the manufacturer, along with any confirmation(s) of receipt (Please do not send photographs or video/audio recordings).

RECEIPT NOT RETURNED YET - [REDACTED] (7) PAGES

Please do not send originals. We are not able to return documents to you. You may wish to make a complete set of copies for your file before mailing.

COPY OF MY LEMON LAW RIGHTS ACKNOWLEDGEMENT [REDACTED]
Paper clip (do not staple) your documents to the signed **CCF**. Please do not fold (1)
your documents. PAGE

IMPORTANT NOTE: We may request your vehicle loan or lease account number for purposes of completing a repurchase or replacement transaction. We will never request your Social Security Number or other sensitive financial information (e.g., bank account numbers). For your security, please redact (black out) any such information from your documents before sending.

3. Mail or fax all your documentation to the address below:

**BBB AUTO LINE
3033 Wilson Blvd., Suite 600
Arlington VA, 22201
Fax: 703-247-9700**

**QUESTIONS? We're here to help.
Call (800) 955-5100**

FORD • LINCOLN • MERCURY

CAR INVOICE

7094614
D.M.V.



175-185 EAST MAIN STREET, P. O. BOX 849, NORWICH, NY 13815
(607) 334-3273 - FAX (607) 334-4530

DEAL NO: [REDACTED]
SOLD TO: [REDACTED]
ADDRESS: [REDACTED] BINGHAMTON NY [REDACTED]
DEL. TO [REDACTED]
PHONE NO. (H) [REDACTED]

DATE: 10/11/2011
SALESMAN: GARY J TACKABURY
STOCK NO. [REDACTED]
C- [REDACTED]

| | | | | | | |
|-----------------|-------------|------------|------------|------------------------|------------|-------|
| 2011 FORD TRUCK | NEW | E150 CARGO | VAN | 1FTNE1EW98D [REDACTED] | [REDACTED] | DK/BL |
| YEAR and MAKE | New or Used | SERIES | BODY STYLE | SERIAL NO. | KEY CODE | COLOR |

ACCESSORIES AND EQUIPMENT AND OPTIONS

MILEAGE: 47

PRICE OF VEHICLE 27945.00

Customer for life program included

REG FEE 100.00
TIRE FEE 12.50
INSP FEE 10.00

NET TRADE-IN ALLOWANCE 280.02

| | |
|----------------------------------|---------------------------------------|
| CASH DIFFERENCE | 27664.98 |
| SALES TAX BROOME | 1195.60 |
| TOTAL CASH PRICE | 28860.58 |
| DEALER'S FEE+NYS Inspection | 197.50 |
| Cash Deposit | \$ N/A |
| Net Trade-in Allowance | \$ N/A |
| Other | \$ 3250.00 |
| Cash at Delivery | \$ N/A |
| TOTAL CREDITS | 3250.00 |
| BALANCE TO BE FINANCED | 25808.08 |
| COST OF *INSURANCE and FINANCING | N/A |
| AMOUNT OF CONTRACT | 25808.08 |
| FIRST PAYMENT DUE | 11/03/2011 |
| PAYMENTS AT \$ | 387.90 |
| NAME OF FINANCE CO. | APR: 2.65 SIDNEY FEDERAL CREDIT UNION |

| | |
|----------------------------|------------------------------------|
| DESCRIPTION OF TRADE-IN | Stock No. [REDACTED] |
| YEAR 2008 | GROSS TRADE-IN ALLOWANCE 13000.00 |
| MAKE FORD TRUCK | LESS BALANCE OWING -- AMT 12719.98 |
| MODEL F250 | COMPANY SFCU |
| TYPE: VAN | NET TRADE-IN ALLOWANCE 280.02 |
| Ser. [REDACTED] | MV No. [REDACTED] |
| No: 1FTNE24W48D [REDACTED] | LIEN PAID CHECK NO. |

If this motor vehicle is classified as a used motor vehicle, Smith Ford LLC certifies that the entire vehicle is in condition and repair to render under normal use, satisfactory and adequate service upon the public highway at the time of delivery.

Used vehicle certification does not apply to wholesale, dealer to dealer or junk vehicle sales.

NEW VEHICLE LIMITED WARRANTY
The seller, Smith Ford LLC, hereby expressly disclaims all warranties, either express or implied, including any implied warranty of merchantability or fitness for a particular purpose, and Smith Ford LLC, neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of the vehicle.

N.Y.S. Dealer Limited Used Passenger Vehicle Warranty
 No Warranty
Dealer's fee for obtaining registration and/or certificate of title. \$ 75.00

* NOTE-- Transactions involving insurance DO NOT include Liability or Property Ins.



LOANLINER

LOAN AND SECURITY AGREEMENTS AND DISCLOSURE STATEMENT

Loan Date: 10/11/2011 Loan Number: Account Number:

Borrower 1 Name and Address: [Redacted] Borrower 2 Name (and address if different from Borrower 1):

TRUTH IN LENDING DISCLOSURE 'e' means an estimate

Table with columns: ANNUAL PERCENTAGE RATE (2.65%), FINANCE CHARGE (\$2139.13), Amount Financed (\$25,808.08), Total of Payments (\$28,597.41), Total Sale Price (\$32,129.43). Includes Filing Fees, Non-Filing Insurance, and Assumption checkbox.

Prepayment: If you pay off early you will not have to pay a penalty. Required Deposit: The Annual Percentage Rate does not take into account your required deposit, if any. Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the credit union.

Late Charge: If you have not received your first monthly payment by 10 days after the due date for consumer loans, 15 days after the due date for real estate loans, we will charge a 20% fee.

Your Payment Schedule will be: Number of Payments (71), Amount of Payments (397.20, 396.21), When Payments Are Due (Beginning: 11/3/2011, Due On: 10/3/2017).

Security: Collateral securing other loans with the credit union may also secure this loan. You are giving a security interest in your shares and dividends and, if any, your deposits and interest in the credit union; and the property described below:

Table with columns: Collateral, Property/Model/Make, Year, I.D. Number, Type/Lien Amount, Value, Key Number. Entry: Ford Truck E150 Cargo Van, 2011, 1FTNE1EW9B0, VAN, 29945.00.

Other (Describe): Pledge of Shares \$ MIA in Account Number \$ MIA in Account Number

SEE YOUR CONTRACT DOCUMENTS FOR ANY ADDITIONAL INFORMATION ABOUT NONPAYMENT, DEFAULT, AND ANY REQUIRED REPAYMENT IN FULL BEFORE THE SCHEDULED DATE.

ITEMIZATION OF THE AMOUNT FINANCED IF AN AMOUNT IS MARKED WITH AN ASTERISK (*), WE WILL BE RETAINING A PORTION OF THE AMOUNT.

Table with columns: Itemization of Amount Financed of, Amount Given to You Directly, Amount Paid on Your Account, Prepaid Finance Charge. Includes Amount Paid to Others on Your Behalf.

LOAN AGREEMENT continued on reverse side CONSUMERS' CLAIMS AND DEFENSES NOTICE - IF CHECKED, SEE REVERSE SIDE FOR NOTICE

Promise to Pay: You promise to pay \$25,808.08 to the credit union plus interest on the unpaid balance until what you owe has been repaid. For fixed rate loans the interest rate is 2.65% per year. 2. These Agreements are governed by the laws of NY.

Collection Costs: You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.

SIGNATURES FOR LOAN AND SECURITY AGREEMENTS

VERMONT NOTICE TO CO-SIGNER: YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

NOTICE TO UTAH BORROWERS: This written agreement is a final expression of the agreement between you and the Credit Union. This written agreement may not be contradicted by evidence of any oral agreement.

By signing as Borrower, you agree to the terms of the Loan Agreement. If property is described in the "Security" section of the Truth in Lending Disclosure, you also agree to the terms of the Security Agreement on the reverse side. If you sign as "Owner of Property" you agree only to the terms of the Security Agreement. CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THE AGREEMENT BEFORE YOU SIGN IT.

Borrower 1 signature box with seal and date 10/11/2011.

Borrower 2 signature box with seal and date.

Other Borrower signature box with seal and date.

Other Borrower signature box with seal and date.

Other Borrower Owner of Property Witness checkboxes.


Other Borrower Owner of Property Witness checkboxes.





CREDIT INSURANCE ENROLLMENT FORM/SCHEDULE CUNA Mutual Insurance Society • Madison, WI 53701-0391 • Phone: 800/937-2644

"You" or "Your" means the member and the joint insured (if applicable). Credit insurance is voluntary and not required in order to obtain this loan. You may select any insurer of your choice. You can get this insurance only if you check the "yes" box below and sign your name and write in the date. The rate you are charged for the insurance is subject to change. You will receive written notice before any increase goes into effect. You have the right to stop this insurance by notifying your credit union in writing. Your signature below means you agree that: - If you elect insurance, you authorize the credit union to add the charges to your loan each month. - You are eligible for insurance up to the Maximum Age for Insurance. Insurance will stop when you reach that age. NOTE: The insurance you're applying for contains certain terms and exclusions; refer to your certificate for coverage details. Any person who knowingly and with intent to defraud any insurance company or other person files an application for disability insurance or statement of claim containing any materially false information, or return to work. If you are off work because of temporary layoff, strike or vacation, but soon to resume, you will be considered at work.

REGISTRATION

Keep this document to show to the police and courts.

REG-1 (8/10) NEW YORK STATE REGISTRATION DOCUMENT 


2011 FORD NONTRANSFERABLE
VAN DK/BL 1FTNE1EW9BD 
008520 G 8  OCT 03 2013
Wt/Seats Fuel/Cyl 

Expires 11/15/15


BINGHAMTON NY  64.75
ANNUAL CHG
AMT PAID (INCL ADD CHG)

 VOID IF ALTERED EXCEPT FOR ADDRESS 149.50



BINGHAMTON

NY

CERTIFICATE OF TITLE

NEW YORK STATE

www.dmv.ny.gov



Title and Identification No.

1FTNE1EW9BD
1FTNE1EW9BD

Year

2011

Make

FORD

Model Code

EC1

Body/Hull

VAN

*** * LIENS * ***

Document No.

Color
DK/BL

Wt./Sts./Lgth.
5005

Fuel
GAS

Cyl./Prop.
8

New or Used
NEW

Type of Title
VEHICLE

Date Issued

11/10/11

Name and Address of Owner(s)

ODOMETER READING:

00047

ACTUAL MILEAGE

00047

BINGHAMTON NY

This document is your proof of ownership for this vehicle, boat or manufactured home. Keep it in a safe place, not with your license or registration or in your vehicle or boat. To dispose of your vehicle, boat or manufactured home, complete the transfer section on the back and give this title to the new owner.

Lienholder

SIDNEY FEDERAL
CREDIT UNION
42 UNION ST
SIDNEY

NY 13838

Lienholder

01

*** ONE LIEN RECORDED ***

Lienholder

*** ONE LIEN RECORDED ***

Lienholder

*** ONE LIEN RECORDED ***

MV-999 (1/11)

DEPARTMENT OF MOTOR VEHICLES

VOID IF ALTERED

VOID IF ALTERED

**BBB AUTO LINE
Customer Claim Form**

Case number: [REDACTED]
Contact Date: 08/27/14
Start Date:

Please make any necessary corrections to the information below, print or verify your VIN number and lienholder/leasing company information at the bottom of this page, and complete the missing information in Section 4 on the next page (attach additional sheets as needed).

SECTION 1: CUSTOMER INFORMATION

| | | |
|-----------------------------|-----------------|----------------------|
| Titled owner: [REDACTED] | | |
| Mailing address: [REDACTED] | | |
| City: Binghamton | State: NY | Zip code: [REDACTED] |
| Day phone: [REDACTED] | Evening phone: | Cell phone: |
| Fax: | E-mail address: | |

SECTION 2: VEHICLE INFORMATION

| | | | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------|-------------|--------------------------------------------------------------------------------------------------------|------------|--------------------------------------------------------------------------------------------------|
| Make: Ford | <u>E150</u> | Model: E-Series Vans | Year: 2011 | Current mileage: <u>031,576</u> |
| Name(s) that appears on the vehicle title: [REDACTED] | | | | |
| Selling dealer/city/state: , , NY <u>MATTHEWS FORD LINCOLN NORWICH, NY</u> | | | | |
| Primary Servicing dealer/city/state: <u>MATTHEWS FORD LINCOLN, NORWICH NY</u> | | | | |
| Acquired as <input checked="" type="checkbox"/> new <input type="checkbox"/> used <input type="checkbox"/> demo <input type="checkbox"/> leased | | Is the vehicle in your possession? <input checked="" type="checkbox"/> yes <input type="checkbox"/> no | | |
| Purchase/lease date: <u>10/11/2011</u> | | Mileage at purchase/lease: <u>47</u> | | |
| First repair attempt date: <u>08/26/2013</u> | | First repair attempt mileage: <u>0 19061</u> | | |
| How often is the vehicle used for business purposes (percentage): <u>0/00%</u> | | Number of vehicles owned or leased by the business: <u>1</u> | | Transmission type: <input checked="" type="checkbox"/> Automatic <input type="checkbox"/> Manual |
| Has the vehicle been in an accident/had body damage? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no | | | | Date of accident: |
| Description of damage: | | | | |

SECTION 3: DESIRED OUTCOME (Describe what you want done to resolve your concern)

DEMAND FOR A NEW VEHICLE OR A REFUND OF THE PURCHASE PRICE: \$ 32,127.43 PLUS LICENSE AND REGISTRATION FEES + ETC

Please complete the missing information in the box below and on page 2.

| | | |
|-------------------------------|-----------------------|-----------------------------------|
| VEHICLE IDENTIFICATION NUMBER | <u>1FTNE1EW9BD</u> | [REDACTED] |
| Lienholder/Leasing Company | <u>SIDNEY FEDERAL</u> | Phone Number <u>(877)642-7328</u> |
| Account Number | [REDACTED] | <u>CREDIT UNION</u> |

SECTION 4: VEHICLE PROBLEMS (List primary problem first)

Case Number: [REDACTED]

| Problem | Servicing dealer(s) | # of repair attempts | List the date, mileage, and days out of service for each repair attempt | Does the problem exist now? |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|----------------------|-------------------------------------------------------------------------|-----------------------------|
| Example: | | | | |
| A/C won't cool properly | Any Dealer, Inc. | 2 | 4/23/06 3,500 miles 5 days 6/10/07 12,700 miles 1 day | yes |
| STEERING GEAR BOX LEAKING FLUID | MATTHEWS FORD | 1 | 08/21/13 19,061 miles 6 DAYS | NO |
| REPLACED BATTERY | MATTHEWS FORD | 1 | 12/24/13 22,515 miles 1 DAY | NO |
| RE-CALL LETTER TO REPAIR OR REPLACE TRANSMISSION | MATTHEWS FORD | NOT REPAIRED | 03/12/14 25,183 miles REPAIRED OR REPLACED 1 DAY | YES |
| OIL LEAK, INSTALLED NEW REAR MAIN SEAL | MATTHEWS FORD | 1 | 04/21/14 26,798 miles 3 DAYS | YES |
| RE-CALL LETTER REPLACED ALL FIVE TIRES | MATTHEWS FORD | 1 | 04/21/14 26,798 miles 3 DAYS | NO |
| REAR MAIN SEAL LEAKING OIL | MATTHEWS FORD | 2 | 08/04/14 30,765 miles 1 DAY | YES |
| FORD MOTOR + MATTHEWS FORD SCHEDULED AN APPOINTMENT FOR 09/08/14, TO TRY TO REPAIR THE OIL LEAK THAT'S BEEN LEAKING FOR (5) MONTHS. THIS IS GOING TO BE THE THIRD REPAIR ATTEMPT. IT COULD TAKE ONE OR TWO WEEKS. | | | | |
| THIS VEHICLE IS A SAFETY AND ENVIRONMENTAL HAZARD! | | | | |

SEE ENCLOSED NOTICE SENT TO THE MANUFACTURER, FORD MOTOR CO

Total days out of service for all problems: 30 DAYS ? AND COUNTING

Signature of Titled Owner(s) [REDACTED] Date 09/03/2014

Printed Name of Titled Owner(s) [REDACTED]

I am submitting this dispute for resolution in the BBB AUTO LINE program, and I agree to arbitrate the dispute under the BBB AUTO LINE Arbitration Rules.

Please mail or fax this completed form with copies of all available repair orders, your vehicle registration, your sales agreement or lease agreement, and any other relevant documents (e.g., written correspondence with the manufacturer, etc.) to:

BBB AUTO LINE
 3033 Wilson Blvd., Suite 600
 Arlington VA, 22201
 Fax: 703-247-9700
 Page 2

Matthews Auto

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Matthews Ford Norwich, Inc. - Ford Lincoln

175 - 185 East Main St. P.O.Box 592 - Norwich, NY 13815
607-334-3273 - Fax: 607-334-4530 - NYS Repair Reg.# 7114435

CHEVROLET
 Jim Matthews Chevrolet, Inc.
 3733 Old Vestal Road - Vestal, NY 13850
 607-729-6266
 Office 607-644-9184
 NYS Repair Reg.# 7105831

CADILLAC
 Planet Pre Owned
 2100 Vestal Pkwy E Vestal, NY 13850
 607-754-2050
 Office 607-644-9184
 NYS Repair Reg.# 4040226

GMC
 Planet Pre Owned
 2100 Vestal Pkwy E Vestal, NY 13850
 607-754-2050
 Office 607-644-9184
 NYS Repair Reg.# 4040226

BUICK
 Planet Pre Owned
 2100 Vestal Pkwy E Vestal, NY 13850
 607-754-2050
 Office 607-644-9184
 NYS Repair Reg.# 4040226

SUZUKI
 Planet Pre Owned
 2100 Vestal Pkwy E Vestal, NY 13850
 607-754-2050
 Office 607-644-9184
 NYS Repair Reg.# 4040226

MAZDA
 Planet Pre Owned
 2100 Vestal Pkwy E Vestal, NY 13850
 607-754-2050
 Office 607-644-9184
 NYS Repair Reg.# 4040226

KIA
 Planet Pre Owned
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 607-754-2050
 Office 607-644-9184
 NYS Repair Reg.# 4040226

LINCOLN
 Planet Pre Owned
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 607-754-2050
 Office 607-644-9184
 NYS Repair Reg.# 4040226

FORD
 Planet Pre Owned
 2100 Vestal Pkwy E Vestal, NY 13850
 607-754-2050
 Office 607-644-9184
 NYS Repair Reg.# 4040226

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 607-584-7517
 NYS Repair Reg.# 4040226

MATTHEWS GM CENTER, INC.
 Cadillac - GMC - Buick
 3721 Old Vestal Road Vestal, NY 13850
 607-798-8000
 NYS Repair Reg.# 4040133

| | | | | | | | |
|-----------------|------------|------------------------|------------|-------------|--------------|----------------------|------------|
| BINGHAMTON NY | | VEHICLE IDENTIFICATION | | MILEAGE OUT | DATE OUT | INVOICE NO. | |
| | | 1FTNE1EW9BD | | 19061 | 08/26/13 | | |
| | | | | | | | PART-CLOSE |
| | | YEAR | MAKE | MODEL | COLOR | TAG NO. | |
| | | 11 | FORD TRUCK | ECONOLINE | DARK BLUE | 00000 | |
| CUST.NO. | LICENSE | HOME PHONE | WORK PHONE | STOCK NO. | PROD.DATE | SERV.ADV. | TERMS |
| | | | - | | 00/00/00 | 107 | CASH |
| CUST.LABOR RATE | DELIV.DATE | DELIV.MILES | MILEAGE IN | DATE IN | IN-SERV DATE | | |
| | 10/11/11 | 47 | 19061 | 08/21/13 | 10/11/11 | 4.6L V8 SFI SOHC 16V | |

THE LABOR USED IN PERFORMING THE REPAIRS LISTED ON THIS REPAIR ORDER FOR A PERIOD OF 12 MONTHS OR 12000 MILES (WHICHEVER COMES FIRST) FROM THE DATE SUCH REPAIR OR REPLACEMENT FAILS IN NORMAL SERVICE WITHIN THAT PERIOD, WE'LL FIX IT FREE OF CHARGE. NO GUARANTEE ON USED PARTS. ALL PARTS INSTALLED ARE NEW UNLESS SPECIFIED OTHERWISE.

| LINE | OP.CODE | FAIL-CD | TECH. | HOURS/QTY | TYPE | AMOUNT |
|--------------------------------------------------|---------|---------|------------------------------|-----------|------|--------|
| A | | | | | | |
| Com Customer states LEAKING POWER STEERING FLUID | | | | | | |
| Cau CONFIRMED CUSTOMERS COMPALINT | | | | | | |
| FOUND STEARING GEAR BOX LEAKING | | | | | | |
| Cor ONSTALLED NEW STEERING GEAR BOX | | | | | | |
| | | | A87 | | W | |
| | | | AC2Z 3504 A GEAR ASY - STE | 1 | W | |
| | | | 6C2Z 1521990 A LOCK CYLINDER | 1 | W | |
| | | | XL 14 FLUID - POWER | 3 | W | |
| Line Total..... | | | | | | |
| B | | | | | | |
| Com Customer states DRIVER SIDE DOOR LOCK SEIZED | | | | | | |
| Cau CONFIRMED CUSTOMER COMPLAINT | | | | | | |
| Cor INSTALLED LOCK CYCLINDER | | | | | | |
| | | | A87 | | W | |
| Line Total..... | | | | | | |
| C | | | | | | |
| Com PERFORM MULTIPOINT INSPECTION | | | | | | |
| Cau MULTIPOINT INSPECT | | | | | | |
| Cor PERFORMED MULTI POINT INSPECTION | | | | | | |

CUSTOMER COPY - PAGE 01

| | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>STATEMENT OF DISCLAIMER</p> <p>ANY WARRANTIES ON THE PARTS AND ACCESSORIES SOLD HEREBY ARE MADE BY THE MANUFACTURER. THE UNDERSIGNED PURCHASER UNDERSTANDS AND AGREES THAT DEALER MAKES NO WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AND DISCLAIMS ALL WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE WITH REGARD TO THE PARTS AND/OR ACCESSORIES PURCHASED; AND THAT IN NO EVENT SHALL DEALER BE LIABLE FOR INCIDENTAL</p> | <p>OR CONSEQUENTIAL DAMAGES OR COMMERCIAL LOSSES ARISING OUT OF SUCH PURCHASE. THE UNDERSIGNED PURCHASER FURTHER AGREES THAT THE WARRANTIES EXCLUDED BY DEALER, INCLUDE, BUT ARE NOT LIMITED TO ANY WARRANTIES THAT SUCH PARTS AND/OR ACCESSORIES ARE MERCHANTABILITY QUALITY OR THAT THEY WILL ENABLE ANY VEHICLE OR ANY OF ITS SYSTEMS TO PERFORM WITH REASONABLE SAFETY, EFFICIENCY OR COMFORT</p> <p>CUSTOMER SIGNATURE: X _____</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Matthews Auto

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 175 - 185 East Main St. P.O.Box 592 - Norwich, NY 13815
 607-334-3273 - Fax: 607-334-4530 - NYS Repair Reg.# 7114435

CHEVROLET Jim Matthews Chevrolet, Inc.
 3733 Old Vestal Road - Vestal, NY 13850
 607-729-6266
 Office 607-644-9184
 NYS Repair Reg.# 7105831

CADILLAC Planet Pre Owned
 2100 Vestal Pkwy. E Vestal, NY 13850
 607-754-2050
 Office 607-644-9184
 NYS Repair Reg.# 4040226

GMC Matthews Import Center, Inc.
 Kia - Mazda - Subaru
 3013 Old Vestal Road - Vestal, NY 13850
 607-729-6261
 Office 607-644-9184
 NYS Repair Reg.# 7101035

Schedule Service Online at MatthewsAuto.com

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 607-584-7517
 NYS Repair Reg.# 4040226

MATTHEWS GM CENTER, INC.
 Cadillac - GMC - Buick
 3721 Old Vestal Road Vestal, NY 13850
 607-798-8000
 NYS Repair Reg.# 4040133

| | | | | | |
|---------------|------------------------|-----------|-------------|----------|-------------|
| BINGHAMTON NY | VEHICLE IDENTIFICATION | | MILEAGE OUT | DATE OUT | INVOICE NO. |
| | 1FTNE1EW9BD | | 22515 | 12/24/13 | |
| | PART-CLOSE | | | | |
| YEAR | MAKE | MODEL | COLOR | TAG NO. | |
| 11 | FORD TRUCK | ECONOLINE | DARK BLUE | 00000 | |

| | | | | | | | |
|-----------|---------|------------|------------|-----------|------------|------------|-------|
| CUST. NO. | LICENSE | HOME PHONE | WORK PHONE | STOCK NO. | PROD. DATE | SERV. ADV. | TERMS |
| | | | - - | | 00/00/00 | 107 | CASH |

| | | | | | | | |
|------------------|-------------|--------------|------------|----------|--------------|----------------------|--|
| CUST. LABOR RATE | DELIV. DATE | DELIV. MILES | MILEAGE IN | DATE IN | IN-SERV DATE | | |
| | 10/11/11 | 47 | 22515 | 12/24/13 | 10/11/11 | 4.6L V8 SFI SOHC 16V | |

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| LINE | OP.CODE | FAIL-CD | TECH. | HOURS/QTY | TYPE | AMOUNT |
|----------------------------------------------------------------------|---------|---------|--------------------|-----------------|------|--------|
| A | | | | | | |
| Com Customer states HARD START WHEN COLD. BATTERY GAUGE READING LOW. | | | | | | |
| Cau BATTERY TEST DRC-15C6B 7KBSO017 ACES XC89M | | | | | | |
| Cor REPLACED BATTERY | | | | | | |
| | | | A87 | | W | |
| | | | BXT 65 850 BATTERY | 1 | W | |
| | | | | Line Total..... | | |

| | | | | | | |
|--------------------------------------|-----|--|-----|-----------------|-------|-----|
| B | | | | | | |
| Com PERFORM MULTIPOINT INSPECTION | | | | | | |
| Cau MULTIPOINT INSPECT | | | | | | |
| Cor PERFORMED MULTI POINT INSPECTION | | | | | | |
| | | | | .20 | 99P | A50 |
| | | | | | GBATT | A50 |
| | | | | | GBK | A50 |
| | | | | | GTIRE | A50 |
| | 99P | | A50 | | | |
| | | | | Line Total..... | | |

Warranty Claim Type: F Authorization Code:

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| | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>STATEMENT OF DISCLAIMER</p> <p>ANY WARRANTIES ON THE PARTS AND ACCESSORIES SOLD HEREBY ARE MADE BY THE MANUFACTURER. THE UNDERSIGNED PURCHASER UNDERSTANDS AND AGREES THAT DEALER MAKES NO WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AND DISCLAIMS ALL WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE WITH REGARD TO THE PARTS AND/OR ACCESSORIES PURCHASED; AND THAT IN NO EVENT SHALL DEALER BE LIABLE FOR INCIDENTAL</p> | <p>OR CONSEQUENTIAL DAMAGES OR COMMERCIAL LOSSES ARISING OUT OF SUCH PURCHASE. THE UNDERSIGNED PURCHASER FURTHER AGREES THAT THE WARRANTIES EXCLUDED BY DEALER, INCLUDE, BUT ARE NOT LIMITED TO ANY WARRANTIES THAT SUCH PARTS AND/OR ACCESSORIES ARE MERCHANTABILITY QUALITY OR THAT THEY WILL ENABLE ANY VEHICLE OR ANY OF ITS SYSTEMS TO PERFORM WITH REASONABLE SAFETY, EFFICIENCY OR COMFORT</p> <p>CUSTOMER SIGNATURE: X _____</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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 Vestal, NY 13850
 607-729-6266
 Office 607-644-9184
 NYS Repair Reg.# 7105831

Planet Pre Owned
 2100 Vestal Pkwy. E
 Vestal, NY 13850
 607-754-2050
 Office 607-644-9184
 NYS Repair Reg.# 4040226

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 Kia - Mazda - Subaru
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Matthews GM Center, Inc.
 Cadillac - GMC - Buick
 3721 Old Vestal Road
 Vestal, NY 13850
 607-798-8000
 NYS Repair Reg.# 4040133

| | | | | | | | |
|--------------------------|-------------|------------------------|------------|-------------|--------------|----------------------------|-------|
| BINGHAMTON NY [REDACTED] | | VEHICLE IDENTIFICATION | | MILEAGE OUT | DATE OUT | INVOICE NO. | |
| | | 1FTNE1EW9BD [REDACTED] | | 25183 | 03/12/14 | [REDACTED] A PART-CLOSE | |
| | | YEAR | MAKE | MODEL | COLOR | TAG NO. | |
| | | 11 | FORD TRUCK | ECONOLINE | DARK BLUE | 00000 | |
| CUST. NO. | LICENSE | HOME PHONE | WORK PHONE | STOCK NO. | PROD. DATE | SERV. ADV. | TERMS |
| [REDACTED] | [REDACTED] | [REDACTED] | - - | [REDACTED] | 00/00/00 | 081 | CASH |
| CUST. LABOR RATE | DELIV. DATE | DELIV. MILES | MILEAGE IN | DATE IN | IN-SERV DATE | | |
| | 10/11/11 | 47 | 25183 | 03/12/14 | 10/11/11 | 4.6L V8 SFI SOHC 16V | |

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| LINE | OP. CODE | FAIL-CD | TECH. | HOURS/QTY | TYPE | AMOUNT |
|------|----------|---------|-------|-----------------|------|-----------------------------------------------------------------------------------------------------------------------------------|
| A | | | | | | |
| Com | | | | | | Customer states GRNIDING NOISE FROM FRONT, WRENCH LIGHT CAME ON. WHINING NOISE @ 40 MPH. |
| Cau | | | | | | TRANSMISSION DIAGNOSIS, EEC TEST, NO CODES PRESENT |
| Cor | | | | | | ROAD TESTED, NO PROBLEM FOUND |
| Cor | | | | | | PERFORMED 12N04 NO PROBELM FOUND AT THIS TIME. ECC TEST NO CODES. NO NOISE OR WHINING. TEST DROVE WITH CUSTOMER. OK AT THIS TIME. |
| | | | A51 | .50 | W | |
| | | | | Line Total..... | | |

| | | | | | | |
|-----|-----|--|-----|-----------------|-------|----------------------------------|
| B | | | | | | |
| Com | | | | | | PERFORM MULTIPOINT INSPECTION |
| Cau | | | | | | MULTIPOINT INSPECT |
| Cor | | | | | | PERFORMED MULTI POINT INSPECTION |
| | | | | .20 | 99P | A41 |
| | | | | | GBATT | A41 |
| | | | | | GBK | A41 |
| | | | | | YTIRE | A41 |
| | 99P | | A41 | .20 | | |
| | | | | Line Total..... | | |

Warranty Claim Type: F

Authorization Code:

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OR CONSEQUENTIAL DAMAGES OR COMMERCIAL LOSSES ARISING OUT OF SUCH PURCHASE. THE UNDERSIGNED PURCHASER FURTHER AGREES THAT THE WARRANTIES EXCLUDED BY DEALER, INCLUDE, BUT ARE NOT LIMITED TO ANY WARRANTIES THAT SUCH PARTS AND/OR ACCESSORIES ARE MERCHANTABILITY QUALITY OR THAT THEY WILL ENABLE ANY VEHICLE OR ANY OF ITS SYSTEMS TO PERFORM WITH REASONABLE SAFETY, EFFICIENCY OR COMFORT

CUSTOMER SIGNATURE: X _____



Ford Motor Company
Ford Customer Service Division
P. O. Box 1904
Dearborn, Michigan 48121



21769/035978/0153



BINGHAMTON, NY



January 2013

(RE-CALL LETTER)

2011 E-150 Econoline
Vehicle ID #: 1FTNE1EW9BD [redacted]
Customer Satisfaction Program 12N04

← 12N04

At Ford Motor Company, it has been our goal for more than 100 years to provide customers with high-quality, dependable products. In order to maintain these standards, Ford Motor Company is providing additional coverage under Customer Satisfaction Program 12N04 for your vehicle, with the Vehicle Identification Number shown above.

What is the reason for this additional coverage program?

On your vehicle, it may be possible for a bearing in the automatic transmission forward planetary assembly to become damaged. Initially, if this bearing is damaged, it may cause a whine noise. If use continues with a damaged bearing, grinding and/or popping noises may occur. Eventually, a wrench light or check engine warning light may illuminate and significant driveability/shift concerns will be felt by the driver. Continued driving with this condition can result in loss of transmission function.

In the interest of customer satisfaction, Ford Motor Company is extending the limited warranty for automatic transmission forward planetary assembly bearing failure to a total of six (6) years or 150,000 miles from the warranty start date, whichever occurs first. This is a one-time repair program.

If your vehicle has already exceeded either the time or mileage limits listed above, this coverage will last through July 31, 2013. Coverage is automatically transferred to subsequent owners.

This coverage exceeds the original warranty coverage provisions of your vehicle for this part.

What will Ford and your dealer do?

If your vehicle's automatic transmission experiences the symptoms described above and is within the indicated time/mileage limitations of this program, your dealer will perform an inspection to determine if the cause is due to a failure of the forward planetary assembly bearing. If it is determined that bearing failure is the cause, Ford Motor Company has authorized your dealer to repair or replace the automatic transmission free of charge (parts and labor).

How long will it take?

If an automatic transmission requires repairs that are covered under this program, the time needed for repair is one day. However, your dealer may need your vehicle for a longer period of time due to service scheduling and part ordering requirements.

What should you do?

You do not need to return to your dealer for this inspection or repairs unless you experience automatic transmission noise or driveability symptoms as described above. Please keep this letter as a reminder of the extended warranty coverage for your automatic transmission. If your automatic transmission exhibits noise or driveability symptoms as described above and your vehicle is within the indicated time/mileage limitations, contact your dealer for a service date. Provide the dealer with the Vehicle Identification Number (VIN) of your vehicle and request a service date for Customer Satisfaction Program 12N04. The VIN is printed near your name at the beginning of this letter. Your dealer will advise you if repairs are covered under this program.

If you do not already have a servicing dealer, you can access www.Fordowner.com for dealer addresses, maps, and driving instructions.

PLEASE NOTE: This extended coverage program only applies to transmission noise or driveability/shift concerns caused by forward planetary assembly bearing failure. This program does not cover the cost of any other diagnostics or repairs not related to this condition. If your concern is not caused by a forward planetary assembly bearing failure, it may be covered by other applicable warranty coverage. If all other warranty coverage has expired, you will be responsible for the diagnosis and repair expenses.

Have you previously paid for this repair?

If you paid to have this service done before the date of this letter, you may be eligible for a refund. Refunds will only be provided for service related to transmission repairs due to a forward sun gear assembly bearing failure. To verify eligibility and expedite reimbursement, give your paid original receipt to your dealer before July 31, 2013. To avoid delays, do not send receipts to Ford Motor Company.

What if you no longer own this vehicle?

If you no longer own this vehicle, and have an address for the current owner, please forward this letter to the new owner.

You received this notice because our records, which are based primarily on state registration and title data, indicate that you are the current owner.

Can we assist you further?

If you have difficulties getting your vehicle repaired promptly and without charge, please contact your dealership's Service Manager for assistance.

RETAIL OWNERS: If you still have concerns, please contact the Ford Motor Company Customer Relationship Center at 1-866-436-7332 and one of our representatives will be happy to assist you. For the hearing impaired call 1-800-232-5952 (TDD). Representatives are available Monday through Friday: 8:00AM - 5:00PM (Your Local Time).

If you wish to contact us through the Internet, our address is: www.Fordowner.com.

FLEET OWNERS: If you still have concerns, please contact the Fleet Customer Information Center at 1-800-34-FLEET, Option #3 and one of our representatives will be happy to assist you. Representatives are available Monday through Friday: 8:00AM - 5:00PM (Your Local Time).

Or you may contact us through the Internet at www.fleet.ford.com.

MOTORHOME OWNERS: If you still have concerns, please contact the Motorhome Customer Assistance Center toll free at 1-866-906-9811. Representatives are available 24 hours a day.

Thank you for your attention to this important matter and remember to save this letter in case you need to take advantage of this additional coverage program.

Ford Customer Service Division

Matthews Auto

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 175 - 185 East Main St. P.O.Box 592 - Norwich, NY 13815
 607-334-3273 - Fax: 607-334-4530 - NYS Repair Reg.# 7114435



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 NYS Repair Reg.# 4040226

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 NYS Repair Reg.# 7101035

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 Vestal, NY 13850
 607-584-7517
 NYS Repair Reg.# 4040226

Matthews GM Center, Inc.
 Cadillac - GMC - Buick
 3721 Old Vestal Road
 Vestal, NY 13850
 607-798-8000
 NYS Repair Reg.# 4040133

| | | | | | | | |
|------------------|-------------|------------------------|------------|-------------|--------------|----------------------|-------|
| BINGHAMTON NY | | VEHICLE IDENTIFICATION | | MILEAGE OUT | DATE OUT | INVOICE NO. | |
| | | 1FTNE1EW9BD | | 26798 | 05/14/14 | A | |
| | | PART-CLOSE | | | | | |
| YEAR | MAKE | MODEL | COLOR | TAG NO. | | | |
| 11 | FORD TRUCK | ECONOLINE | DARK BLUE | 00000 | | | |
| CUST. NO. | LICENSE | HOME PHONE | WORK PHONE | STOCK NO. | PROD. DATE | SERV. ADV. | TERMS |
| | | | - - | | 00/00/00 | 107 | CASH |
| CUST. LABOR RATE | DELIV. DATE | DELIV. MILES | MILEAGE IN | DATE IN | IN-SERV DATE | | |
| | 10/11/11 | 47 | 26798 | 04/21/14 | 10/11/11 | 4.6L V8 SFI SOHC 16V | |

THE LABOR USED IN PERFORMING THE REPAIRS LISTED ON THIS REPAIR ORDER FOR A PERIOD OF 12 MONTHS OR 12000 MILES (WHICHEVER COMES FIRST) FROM THE DATE SUCH REPAIR OR

REPLACEMENT FAILS IN NORMAL SERVICE WITHIN THAT PERIOD, WE'LL FIX IT FREE OF CHARGE. NO GUARANTEE ON USED PARTS. ALL PARTS INSTALLED ARE NEW UNLESS SPECIFIED OTHERWISE.

| LINE | OP.CODE | FAIL-CD | TECH. | HOURS/QTY | TYPE | AMOUNT |
|-----------------|--------------------------------------------------------------------------|---------|-------------------------|-----------|-------|--------------|
| A | Com CUSTOMER STATES: PERFORM SERVICE MAINT. INCLUDING OIL/FILTER CHANGE. | | | | | |
| | Cau SERVICE PACKAGE A | | | | | |
| | Cor PERFORMED SERVICE | | | | | |
| | 00A | | A77 | .30 | C | 14.95 |
| | | | KIT82020 MAINT. PKG | 1 | C | 17.00 |
| | | | 5W20 MOTOR OIL | 5 | C | |
| | | | WW SOLVENT | 1 | C | |
| | | | FL 820 S FILTER ASY - O | 1 | C | |
| | | | 5W20 MOTOR OIL | 1 | C | 3.24 |
| Code | Misc Charge | | Inv#/Info | Days | Hours | |
| OTH | AA FREE LOF | | | | | 1.0 C 35.19- |
| Line Total..... | | | | | | |

| | | | | | | |
|-----------------|-------------------------------------------------------------|--|----------------------------|------|---|--|
| B | Com Customer states OIL LEAK BETWEEN TRANNY AND ENGINE | | | | | |
| | Cau | | | | | |
| | CONFIRMED CUSTOMER COMPLAINT. FOUND LEAK AT REAR MAIN SEAL. | | | | | |
| | Cor INSTALLED NEW REAR MAIN SEAL | | | | | |
| | | | A77 | 3.30 | W | |
| | | | F4AZ 6701 A SEAL ASY - CRA | 1 | W | |
| Line Total..... | | | | | | |

CUSTOMER COPY - PAGE 01

STATEMENT OF DISCLAIMER
 ANY WARRANTIES ON THE PARTS AND ACCESSORIES SOLD HEREBY ARE MADE BY THE MANUFACTURER. THE UNDERSIGNED PURCHASER UNDERSTANDS AND AGREES THAT DEALER MAKES NO WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AND DISCLAIMS ALL WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE WITH REGARD TO THE PARTS AND/OR ACCESSORIES PURCHASED; AND THAT IN NO EVENT SHALL DEALER BE LIABLE FOR INCIDENTAL

OR CONSEQUENTIAL DAMAGES OR COMMERCIAL LOSSES ARISING OUT OF SUCH PURCHASE. THE UNDERSIGNED PURCHASER FURTHER AGREES THAT THE WARRANTIES EXCLUDED BY DEALER, INCLUDE, BUT ARE NOT LIMITED TO ANY WARRANTIES THAT SUCH PARTS AND/OR ACCESSORIES ARE MERCHANTABILITY QUALITY OR THAT THEY WILL ENABLE ANY VEHICLE OR ANY OF ITS SYSTEMS TO PERFORM WITH REASONABLE SAFETY, EFFICIENCY OR COMFORT
 CUSTOMER SIGNATURE: X _____

Matthews Auto

More. Every Day. Every Way.

Matthews Ford Norwich, Inc. - Ford Lincoln
 175 - 185 East Main St. P.O.Box 592 - Norwich, NY 13815
 607-334-3273 - Fax: 607-334-4530 - NYS Repair Reg.# 7114435



Schedule Service Online at MatthewsAuto.com

Jim Matthews Chevrolet, Inc.
 3733 Old Vestal Road -
 Vestal, NY 13850
 607-729-6266
 Office 607-644-9184
 NYS Repair Reg.# 7105831

Planet Pre Owned
 2100 Vestal Pkwy. E
 Vestal, NY 13850
 607-754-2050
 Office 607-644-9184
 NYS Repair Reg.# 4040226

Matthews Import Center, Inc.
 Kia - Mazda - Subaru
 3013 Old Vestal Road - Vestal, NY 13850
 607-729-6261
 Office 607-644-9184
 NYS Repair Reg.# 7101035

Matthews Collision Center, Inc.
 2100 Vestal Pkwy. E
 Vestal, NY 13850
 607-584-7517
 NYS Repair Reg.# 4040226

Matthews GM Center, Inc.
 Cadillac - GMC - Buick
 3721 Old Vestal Road
 Vestal, NY 13850
 607-798-8000
 NYS Repair Reg.# 4040133

| | | | | | | | |
|-----------------|------------|------------------------|------------|-------------|--------------|----------------------|-------|
| BINGHAMTON NY | | VEHICLE IDENTIFICATION | | MILEAGE OUT | DATE OUT | INVOICE NO. | |
| | | 1FTNE1EW9BD | | 26798 | 05/14/14 | A PART-CLOSE | |
| | | YEAR | MAKE | MODEL | COLOR | TAG NO. | |
| | | 11 | FORD TRUCK | ECONOLINE | DARK BLUE | 00000 | |
| CUST.NO. | LICENSE | HOME PHONE | WORK PHONE | STOCK NO. | PROD.DATE | SERV.ADV. | TERMS |
| | | | - - | | 00/00/00 | 107 | CASH |
| CUST.LABOR RATE | DELIV.DATE | DELIV.MILES | MILEAGE IN | DATE IN | IN-SERV DATE | | |
| | 10/11/11 | 47 | 26798 | 04/21/14 | 10/11/11 | 4.6L V8 SFI SOHC 16V | |

THE LABOR USED IN PERFORMING THE REPAIRS LISTED ON THIS REPAIR ORDER FOR A PERIOD OF 12 MONTHS OR 12000 MILES (WHICHEVER COMES FIRST) FROM THE DATE SUCH REPAIR OR

REPLACEMENT FAILS IN NORMAL SERVICE WITHIN THAT PERIOD, WE'LL FIX IT FREE OF CHARGE. NO GUARANTEE ON USED PARTS. ALL PARTS INSTALLED ARE NEW UNLESS SPECIFIED OTHERWISE.

| LINE | OP.CODE | FAIL-CD | TECH. | HOURS/QTY | TYPE | AMOUNT |
|------|----------------------------------------------|---------|-------|-----------------|-------|--------|
| C | Com PERFORM MULTIPOINT INSPECTION | | | | | |
| Cau | MULTIPOINT INSPECT | | | | | |
| Cor | PERFORMED MULTI POINT INSPECTION | | | | | |
| | = PERFORM MULTIPOINT INSPECTION | | | .20 | 99P | A77 |
| | = BATTERY INSPECTION | | | | GBATT | A77 |
| | = BRAKE INSPECTION | | | | GBK | A77 |
| | = TIRE INSPECTION | | | | GTIRE | A77 |
| | 99P | | A77 | .20 | | |
| | | | | Line Total..... | | |
| D + | Com Customer states PERFORM OPEN RECALL13B15 | | | | | |
| Cor | REPLACED ALLL FIVE TIRES PER RECALL 13B15 | | | | | |
| | | | A77 | 1.50 | W | |
| | 9004 05681 LT225/75R16 | | | 5 | W | |
| | | | | Line Total..... | | |

Warranty Claim Type: F

Authorization Code:

CUSTOMER COPY - PAGE 02

STATEMENT OF DISCLAIMER
 ANY WARRANTIES ON THE PARTS AND ACCESSORIES SOLD HEREBY ARE MADE BY THE MANUFACTURER. THE UNDERSIGNED PURCHASER UNDERSTANDS AND AGREES THAT DEALER MAKES NO WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AND DISCLAIMS ALL WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE WITH REGARD TO THE PARTS AND/OR ACCESSORIES PURCHASED; AND THAT IN NO EVENT SHALL DEALER BE LIABLE FOR INCIDENTAL

OR CONSEQUENTIAL DAMAGES OR COMMERCIAL LOSSES ARISING OUT OF SUCH PURCHASE. THE UNDERSIGNED PURCHASER FURTHER AGREES THAT THE WARRANTIES EXCLUDED BY DEALER, INCLUDE, BUT ARE NOT LIMITED TO ANY WARRANTIES THAT SUCH PARTS AND/OR ACCESSORIES ARE MERCHANTABILITY QUALITY OR THAT THEY WILL ENABLE ANY VEHICLE OR ANY OF ITS SYSTEMS TO PERFORM WITH REASONABLE SAFETY, EFFICIENCY OR COMFORT

CUSTOMER SIGNATURE: X _____

Matthews Auto

More. Every Day. Every Way.

Matthews Ford Norwich, Inc. - Ford Lincoln
 175 - 185 East Main St. P.O.Box 592 - Norwich, NY 13815
 607-334-3273 - Fax: 607-334-4530 - NYS Repair Reg.# 7114435

Jim Matthews Chevrolet, Inc.
 3733 Old Vestal Road - Vestal, NY 13850
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 Office 607-644-9184
 NYS Repair Reg.# 7105831

Planet Pre Owned
 2100 Vestal Pkwy. E Vestal, NY 13850
 607-754-2050
 Office 607-644-9184
 NYS Repair Reg.# 4040226

Matthews Import Center, Inc.
 Kia - Mazda - Subaru
 3013 Old Vestal Road - Vestal, NY 13850
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Schedule Service Online at MatthewsAuto.com

Matthews Collision Center, Inc.
 2100 Vestal Pkwy. E Vestal, NY 13850
 607-584-7517
 NYS Repair Reg.# 4040226

Matthews GM Center, Inc.
 Cadillac - GMC - Buick
 3721 Old Vestal Road Vestal, NY 13850
 607-798-8000
 NYS Repair Reg.# 4040133

| | | | | | |
|---------------|------------------------|-----------|-------------|----------|-------------|
| BINGHAMTON NY | VEHICLE IDENTIFICATION | | MILEAGE OUT | DATE OUT | INVOICE NO. |
| | 1FTNE1EW9BD | | 30765 | 08/04/14 | |
| | PART-CLOSE | | | | |
| YEAR | MAKE | MODEL | COLOR | TAG NO. | |
| 11 | FORD TRUCK | ECONOLINE | DARK BLUE | 00000 | |

| | | | | | | | |
|----------|---------|------------|------------|-----------|-----------|-----------|-------|
| CUST.NO. | LICENSE | HOME PHONE | WORK PHONE | STOCK NO. | PROD.DATE | SERV.ADV. | TERMS |
| | | | - - | | 00/00/00 | 081 | CASH |

| | | | | | | |
|-----------------|------------|-------------|------------|----------|--------------|----------------------|
| CUST.LABOR RATE | DELIV.DATE | DELIV.MILES | MILEAGE IN | DATE IN | IN-SERV DATE | |
| | 10/11/11 | 47 | 30765 | 08/04/14 | 10/11/11 | 4.6L V8 SFI SOHC 16V |

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| LINE | OP.CODE | FAIL-CD | TECH. | HOURS/QTY | TYPE | AMOUNT |
|------------------------------------------------|---------|---------|-------|-----------|------|--------|
| A | | | | | | |
| Com Customer states REAR MAIN SEAL LEAKING. | | | | | | |
| Cau FOUND MINOR LEAK AT ENGINE OIL PAN GASKET. | | | | | | |
| Cor LABOR OP 6007D | | | | | | |
| FORD CASE # | | | | | | |
| | | | A77 | .50 | W | |
| Line Total..... | | | | | | |

Warranty Claim Type: F Authorization Code:

TOTAL-CUSTOMER NoCharge

CUSTOMER COPY - PAGE 01

| | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>STATEMENT OF DISCLAIMER</p> <p>ANY WARRANTIES ON THE PARTS AND ACCESSORIES SOLD HEREBY ARE MADE BY THE MANUFACTURER. THE UNDERSIGNED PURCHASER UNDERSTANDS AND AGREES THAT DEALER MAKES NO WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AND DISCLAIMS ALL WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE WITH REGARD TO THE PARTS AND/OR ACCESSORIES PURCHASED; AND THAT IN NO EVENT SHALL DEALER BE LIABLE FOR INCIDENTAL</p> | <p>OR CONSEQUENTIAL DAMAGES OR COMMERCIAL LOSSES ARISING OUT OF SUCH PURCHASE. THE UNDERSIGNED PURCHASER FURTHER AGREES THAT THE WARRANTIES EXCLUDED BY DEALER, INCLUDE, BUT ARE NOT LIMITED TO ANY WARRANTIES THAT SUCH PARTS AND/OR ACCESSORIES ARE MERCHANTABILITY QUALITY OR THAT THEY WILL ENABLE ANY VEHICLE OR ANY OF ITS SYSTEMS TO PERFORM WITH REASONABLE SAFETY, EFFICIENCY OR COMFORT</p> <p>CUSTOMER SIGNATURE: X _____</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

NEW YORK NEW CAR LEMON LAW BILL OF RIGHTS

- (1) IN ADDITION TO ANY WARRANTIES OFFERED BY THE MANUFACTURER, YOUR NEW CAR, IF PURCHASED AND REGISTERED IN NEW YORK STATE, IS WARRANTED AGAINST ALL MATERIAL DEFECTS FOR EIGHTEEN THOUSAND MILES OR TWO YEARS, WHICHEVER COMES FIRST.
- (2) YOU MUST REPORT ANY PROBLEMS TO THE MANUFACTURER, ITS AGENT, OR AUTHORIZED DEALER.
- (3) UPON NOTIFICATION, THE PROBLEM MUST BE CORRECTED FREE OF CHARGE.
- (4) IF THE SAME PROBLEM CANNOT BE REPAIRED AFTER FOUR OR MORE ATTEMPTS; OR IF YOUR CAR IS OUT OF SERVICE TO REPAIR A PROBLEM FOR A TOTAL OF THIRTY DAYS DURING THE WARRANTY PERIOD; OR IF THE MANUFACTURER OR ITS AGENT REFUSES TO REPAIR A SUBSTANTIAL DEFECT OR CONDITION WITHIN TWENTY DAYS OF RECEIPT OF NOTICE SENT BY YOU TO THE MANUFACTURER BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED; THEN YOU MAY BE ENTITLED TO EITHER A COMPARABLE CAR OR A REFUND OF YOUR PURCHASE PRICE, PLUS LICENSE AND REGISTRATION FEES, MINUS A MILEAGE ALLOWANCE ONLY IF THE VEHICLE HAS BEEN DRIVEN MORE THAN 12,000 MILES. SPECIAL NOTIFICATION REQUIREMENTS MAY APPLY TO MOTOR HOMES.
- (5) A MANUFACTURER MAY DENY LIABILITY IF THE PROBLEM IS CAUSED BY ABUSE, NEGLIGENCE, OR UNAUTHORIZED MODIFICATION OF THE CAR.
- (6) A MANUFACTURER MAY REFUSE TO EXCHANGE A COMPARABLE CAR OR REFUND YOUR PURCHASE PRICE IF THE PROBLEM DOES NOT SUBSTANTIALLY IMPAIR THE VALUE OF YOUR CAR.
- (7) IF A MANUFACTURER HAS ESTABLISHED AN ARBITRATION PROCEDURE, THE MANUFACTURER MAY REFUSE TO EXCHANGE A COMPARABLE CAR OR REFUND YOUR PURCHASE PRICE UNTIL YOU FIRST RESORT TO THE PROCEDURE.
- (8) IF THE MANUFACTURER DOES NOT HAVE AN ARBITRATION PROCEDURE, YOU MAY RESORT TO ANY REMEDY BY LAW AND MAY BE ENTITLED TO YOUR ATTORNEY'S FEES IF YOU PREVAIL.
- (9) NO CONTRACT OR AGREEMENT CAN VOID ANY OF THESE RIGHTS.
- (10) AS AN ALTERNATIVE TO THE ARBITRATION PROCEDURE MADE AVAILABLE THROUGH THE MANUFACTURER, YOU MAY INSTEAD CHOOSE TO SUBMIT YOUR CLAIM TO AN INDEPENDENT ARBITRATOR, APPROVED BY THE ATTORNEY GENERAL. YOU MAY HAVE TO PAY A FEE FOR SUCH AN ARBITRATION. CONTACT YOUR LOCAL CONSUMER OFFICE OR ATTORNEY GENERAL'S OFFICE TO FIND OUT HOW TO ARRANGE FOR INDEPENDENT ARBITRATION.
- (11) TO OPEN A CASE UTILIZING THE MANUFACTURER'S ARBITRATION PROCEDURE, CONTACT BBB AUTO LINE, CALL 1-800-428-3718 OR WRITE TO: BBB AUTO LINE, 4200 WILSON BOULEVARD, SUITE 800, ARLINGTON, VA 22203-1833.

LEMON LAW RIGHTS ACKNOWLEDGEMENT

VEHICLE MODEL: E150 CARGO V YEAR: 2011

IDENTIFICATION NUMBER:

| | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|--|--|--|--|--|--|--|--|--|
| I | F | T | N | E | I | E | W | 9 | 8 | D | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|--|--|--|--|--|--|--|--|--|

I ACKNOWLEDGE RECEIPT OF THE EXPLANATION OF MY RIGHTS UNDER THE LAWS AND REGULATIONS (COMMONLY REFERRED TO AS "LEMON LAW") OF THE STATE OF NEW YORK

Purchaser or Lessee: _____ Date: 10/11/2011



Ford Customer Service Division

WHITE COPY - DEALER

YELLOW COPY - CUSTOMER

Ford Motor Company
Ford Customer Service Division
P. O. Box 1904
Dearborn, Michigan 48121

[REDACTED]
Binghamton, N.Y. [REDACTED]
[REDACTED]

Legal Notice / Affidavit /
COMPLAINT
Certified Mail (RRR)

FOR: OWNER OF
2011 E-150 Econoline
Vehicle ID #: 1FTNE1EW9BD [REDACTED]

DATED:
SEPTEMBER,
03 / 2014

CURRENT MILEAGE:
31,576

CASE NUMBERS OF
FORD MOTOR COMPANY:

[REDACTED]

DEAR: SIR/MADAM,

PAGE 1. OF (5) EXHIBITS (2) PAGES
TOTAL PAGES (7)

PROBLEM'S

1. 05/14/2014 26,798 MILES

OIL LEAK / REAR MAIN SEAL REPLACED /
BETWEEN TRANNY AND ENGINE /

2. 08/26/2013 19,061 MILES

STEERING GEAR BOX LEAKING / REPLACED

3. 12/24/2013 22,515 MILES

REPLACED BATTERY

4. 03/12/2014 25,183 MILES

TRANSMISSION GRINDING AND POPPING /
THEY FOUND NO PROBELM ON TEST DRIVE

(JANUARY 2013)

RE-CALL LETTER CONFIRMS STATED ABOVE
TRANSMISSION GRINDING AND POPPING

5. JANUARY 06/2014 MILES 26,798

RE-CALL LETTER TOO REPLACE ALL (5) TIRES
REPLACED ON 05/14/2014

PAGE, 3.

PROBLEMS

6. 08/04/14 30,765 miles
OIL LEAK / REAR MAIN SEAL
BETWEEN TRANNY AND ENGINE / MATTHEW FORD
SAID, IT NEEDS OIL PAN GASKET / PARTS
1.

WAITING FOR MATTHEWS FORD TO REPAIR
STATED ABOVE # (6.)

! SUBSTANTIAL DEFECT AND CONDITION !

1. THIS VEHICLE IS A SAFETY HAZARD:

• FORD MOTOR COMPANY AND MATTHEWS FORD
REFUSES TO REPAIR OR REPLACE THE AUTOMATIC
TRANSMISSION (THUS) IF IT LOCKS UP AND PUTS
THE VEHICLE IN A AUTO ACCIDENT

(OR)

IT BREAKS DOWN ALONG THE HIGHWAY

(THEIR GOING TO BE HELD TOTALLY LIABLE)

2. THIS VEHICLE IS AN ENVIRONMENTAL HAZARD:

• IT'S BEEN LEAKING OIL ONGOING FROM, APRIL
2014 / FOR (5) MONTHS

PAGE, 4.

WHEREFORE: I RESPECTFULLY DEMAND A NEW VEHICLE OR A REFUND OF THE PURCHASE PRICE \$ 32,127.43, PLUS LICENSE AND REGISTRATION FEES AND ETC.

SEE ATTACHED HERETO COPIES OF PURCHASE PRICE / EXHIBITS: (2) PAGES

COPY TO:

BBB AUTO LINE, 4200 WILSON BOULEVARD, SUITE 800, ARLINGTON, VA 22203-1833.

I, may be

subject to civil/or criminal liabilities from damages if it is shown that I, acted with gross negligence or in bad faith.

DATED: 09/03/2014

BY:

STATE OF NEW YORK)
COUNTY OF) SS.:

Binghamton, NY

Sworn to before me this 3RD
day of September, 2014


Notary Public

PAULA J. ESTABROOK
Notary Public, State of New York
No. 01-ES8160378
Qualified in Chenango County
My Commission Exp. Feb. 5, 2015

PAGE 5.

FORD • LINCOLN • MERCURY



CAR INVOICE

7094614
D.M.V.

175-185 EAST MAIN STREET, P. O. BOX 849, NORWICH, NY 13815
(607) 334-3273 - FAX (607) 334-4530

DEAL NO: [REDACTED]
SOLD TO: [REDACTED]
ADDRESS: [REDACTED] BINGHAMTON NY [REDACTED]
DEL. TO [REDACTED]
PHONE NO. (H) [REDACTED]

DATE: 10/11/2011
SALESMAN: GARY J TACKABURY
STOCK NO. [REDACTED]
C- [REDACTED]

| | | | | | | |
|-----------------|-------------|------------|------------|------------------------|------------|-------|
| 2011 FORD TRUCK | NEW | E150 CARGO | VAN | 1FTNE1EW9BD [REDACTED] | [REDACTED] | DK/BL |
| YEAR and MAKE | New or Used | SERIES | BODY STYLE | SERIAL NO. | KEY CODE | COLOR |

ACCESSORIES AND EQUIPMENT AND OPTIONS

MILEAGE: 47

PRICE OF VEHICLE 27945.00

Customer for life Program Included

REG FEE 100.00
TIRE FEE 12.50
INSP FEE 10.00

NET TRADE-IN ALLOWANCE 280.02

| | |
|----------------------------------|-----------------------------------------|
| CASH DIFFERENCE | 27664.98 |
| SALES TAX BROOME | 1195.60 |
| TOTAL CASH PRICE | 28860.58 |
| DEALER'S FEE+NYS Inspection | 197.50 |
| Cash Deposit | \$ N/A |
| Net Trade-in Allowance | \$ N/A |
| Other | \$ 3250.00 |
| Cash at Delivery | \$ N/A |
| TOTAL CREDITS | 3250.00 |
| BALANCE TO BE FINANCED | 25808.08 |
| COST OF *INSURANCE and FINANCING | N/A |
| AMOUNT OF CONTRACT | 25808.08 |
| FIRST PAYMENT DUE | 11/03/2011 |
| PAYMENTS AT \$ | 387.90 |
| NAME OF FINANCE CO. | APR: .2..65 SIDNEY FEDERAL CREDIT UNION |

| | |
|----------------------------|------------------------------------|
| DESCRIPTION OF TRADE-IN | Stock No. [REDACTED] |
| YEAR 2008 | GROSS TRADE-IN ALLOWANCE 13000.00 |
| MAKE FORD TRUCK | LESS BALANCE OWING -- AMT 12719.98 |
| MODEL F250 | COMPANY SFCU |
| TYPE: VAN | NET TRADE-IN ALLOWANCE 280.02 |
| Ser. [REDACTED] | MV No. [REDACTED] |
| No: 1FTNE24W48D [REDACTED] | LIEN PAID CHECK NO. |

* NOTE-- Transactions involving insurance DO NOT include Liability or Property Ins.

If this motor vehicle is classified as a used motor vehicle, Smith Ford LLC certifies that the entire vehicle is in condition and repair to render under normal use, satisfactory and adequate service upon the public highway at the time of delivery.

Used vehicle certification does not apply to wholesale, dealer to dealer or junk vehicle sales.

NEW VEHICLE LIMITED WARRANTY
The seller, Smith Ford LLC, hereby expressly disclaims all warranties, either express or implied, including any implied warranty of merchantability or fitness for a particular purpose, and Smith Ford LLC, neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of the vehicle.

N.Y.S. Dealer Limited Used Passenger Vehicle Warranty
 No Warranty
Dealer's fee for obtaining registration and/or certificate of title. \$ 75.00



LOANLINER

LOAN AND SECURITY AGREEMENTS AND DISCLOSURE STATEMENT

Loan Date 10/11/2011 Loan Number Account Number

Borrower 1 Name and Address Borrower 2 Name (and address if different from Borrower 1)

TRUTH IN LENDING DISCLOSURE 'e' means an estimate

Table with columns: ANNUAL PERCENTAGE RATE, FINANCE CHARGE, Amount Financed, Total of Payments, Total Sale Price. Includes handwritten values like 2.65%, \$2139.13, \$25,808.08, \$28,599.41, \$32,129.43.

Prepayment: If you pay off early you will not have to pay a penalty. Required Deposit: The Annual Percentage Rate does not take into account your required deposit, if any.

Property Insurance: You may obtain property insurance from anyone you want that is acceptable to the credit union. If you get the insurance from us, you will pay \$ N/A

Late Charge: If we have not received your full monthly payment by 10 days after its due date for consumer loans, 15 days after its due date for real estate loans, we will charge a \$60.00 late charge for consumer loans and 2% of the

Table with columns: Your Payment Schedule will be, Number of Payments, Amount of Payments, When Payments Are Due. Includes handwritten values like 71, 397.20, Beginning: 11/3/2011, Due On: 10/3/2017.

Security: Collateral securing other loans with the credit union may also secure this loan. You are giving a security interest in your shares and dividends and, if any, your deposits and interest in the credit union; and the property described below:

Table with columns: Collateral, Property/Model/Make, Year, I.D. Number, Type/Lien Amount, Value, Key Number. Includes handwritten entry: Ford Truck E150 Cargo Van, 2011, 1FTNE1EW980, VAN, 29945.00.

Other (Describe): Pledge of Shares \$ N/A in Account Number \$ N/A in Account Number

SEE YOUR CONTRACT DOCUMENTS FOR ANY ADDITIONAL INFORMATION ABOUT NONPAYMENT, DEFAULT, AND ANY REQUIRED REPAYMENT IN FULL BEFORE THE SCHEDULED DATE.

ITEMIZATION OF THE AMOUNT FINANCED IF AN AMOUNT IS MARKED WITH AN ASTERISK (*), WE WILL BE RETAINING A PORTION OF THE AMOUNT.

Table with columns: Itemization of Amount Financed of, Amount Given to You Directly, Amount Paid on Your Account, Prepaid Finance Charge. Includes handwritten values like \$25,808.08, \$ N/A, \$ N/A, \$ N/A.

LOAN AGREEMENT continued on reverse side CONSUMERS' CLAIMS AND DEFENSES NOTICE - IF CHECKED, SEE REVERSE SIDE FOR NOTICE

- 1. Promise to Pay: You promise to pay \$25,808.08 to the credit union plus interest on the unpaid balance until what you owe has been repaid. For fixed rate loans the interest rate is 2.65% per year. 2. These Agreements are governed by the laws of NY. 3. Collection Costs: You promise to pay all costs of collecting the amount you owe under this agreement including court costs and reasonable attorney fees.

SIGNATURES FOR LOAN AND SECURITY AGREEMENTS

VERMONT NOTICE TO CO-SIGNER: YOUR SIGNATURE ON THIS NOTE MEANS THAT YOU ARE EQUALLY LIABLE FOR REPAYMENT OF THIS LOAN. IF THE BORROWER DOES NOT PAY, THE LENDER HAS A LEGAL RIGHT TO COLLECT FROM YOU.

NOTICE TO UTAH BORROWERS: This written agreement is a final expression of the agreement between you and the Credit Union. This written agreement may not be contradicted by evidence of any oral agreement.

By signing as Borrower, you agree to the terms of the Loan Agreement. If property is described in the "Security" section of the Truth in Lending Disclosure, you also agree to the terms of the Security Agreement on the reverse side. If you sign as "Owner of Property" you agree only to the terms of the Security Agreement. CAUTION: IT IS IMPORTANT THAT YOU THOROUGHLY READ THE AGREEMENT BEFORE YOU SIGN IT.

Signature lines for Borrower 1 and Borrower 2 with checkboxes for Other Borrower, Owner of Property, Witness, and Date.

CREDIT INSURANCE ENROLLMENT FORM/SCHEDULE CUNA Mutual Insurance Society • Madison, WI 53701-0391 • Phone: 800/937-2644

"You" or "Your" means the member and the joint insured (if applicable). Credit insurance is voluntary and not required in order to obtain this loan. You may select any insurer of your choice. You can get this insurance only if you check the "yes" box below and sign your name and write in the date. The rate you are charged for the insurance is subject to change. You will receive written notice before any increase goes into effect. You have the right to stop this insurance by notifying your credit union in writing. Your signature below means you agree that:
- If you elect insurance, you authorize the credit union to add the charges for insurance to your loan each month.
- You are eligible for disability insurance only if you are working for wages or profit 25 hours a week or more on the date of any advance. If you are not, that particular advance will not be insured until you return to work. If you are off work because of temporary layoff, strike or vacation, but soon to resume, you will be considered at work.
* You are eligible for insurance up to the Maximum Age for Insurance. Insurance will stop when you reach that age.
NOTE: The insurance you're applying for contains certain terms and exclusions; Refer to your certificate for coverage details.
Any person who knowingly and with intent to defraud any insurance company or other person files an application for disability insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime; and shall also be subject to civil penalty not to exceed \$5,000 and the stated value of the claim for each such violation.

Table with columns: YOU ELECT THE FOLLOWING INSURANCE COVERAGE(S), YES, NO, PREMIUM SCHEDULE, COVERED MEMBER (Please Print). Includes handwritten selections for Single Credit Disability, Single Credit Life, and Joint Credit Life.

The Pre-Existing Exclusion of the Credit Disability contract does not apply to a Disability if the Member has been insured continuously during the six (6) months immediately preceding the beginning of the Disability.

If you are totally disabled for more than 90 days, then the disability benefit will begin with the 1st day of disability.



September 8, 2014

[REDACTED]
Binghamton, NY [REDACTED]

Case # [REDACTED]

Vehicle ID # 1FTNE1EW9BD [REDACTED]

Dear [REDACTED]

Thank you for your contacting Ford Motor Company. We have received your letter and understand that you are requesting a replacement of your 2011 Ford Econoline.

We sincerely regret the circumstances you described. While we believe your experience with your vehicle to be far from typical of Ford products, we certainly apologize for the inconvenience you were caused as a result.

Due to the nature of your correspondence, we have escalated your concern to our Customer Care Team. This team will review your request, and will work with you and your dealership to resolve the issues.

The Customer Care Team may have already been in contact with you. If you have not heard from a Customer Service Manager upon receipt of this letter, please contact the Customer Assistance Center and provide them with your case number, located at the top of this letter.

Our Customer Assistance Center can be reached at 1-800-392-3673. Hours of operation are: 8:00 a.m. to 8:00 p.m. (Monday to Friday) and 9:00 a.m. to 5:30 p.m. (Saturday), Eastern Standard Time. Hearing-impaired callers with access to a TDD may contact 1-800-232-5952.

Thank you for bringing this matter to our attention.

Sincerely,

A handwritten signature in cursive script, appearing to read "Marie Glaou".

Marie Glaou
Customer Service Representative
Ford Motor Company

Matthews Auto

More. Every Day. Every Way.

Matthews Ford Norwich, Inc. - Ford Lincoln
 175 - 185 East Main St. P.O.Box 592 - Norwich, NY 13815
 607-334-3273 - Fax: 607-334-4530 - NYS Repair Reg.# 7114435



Schedule Service Online at MatthewsAuto.com

Jim Matthews Chevrolet, Inc.
 3733 Old Vestal Road -
 Vestal, NY 13850
 607-729-6266
 Office 607-644-9184
 NYS Repair Reg.# 7105831

Planet Pre Owned
 2100 Vestal Pkwy. E
 Vestal, NY 13850
 607-754-2050
 Office 607-644-9184
 NYS Repair Reg.# 4040226

Matthews Import Center, Inc.
 Kia - Mazda - Subaru
 3013 Old Vestal Road - Vestal, NY 13850
 607-729-6261
 Office 607-644-9184
 NYS Repair Reg.# 7101035

Matthews Collision Center, Inc.
 2100 Vestal Pkwy. E
 Vestal, NY 13850
 607-584-7517
 NYS Repair Reg.# 4040226

Matthews GM Center, Inc.
 Cadillac - GMC - Buick
 3721 Old Vestal Road
 Vestal, NY 13850
 607-798-8000
 NYS Repair Reg.# 4040133

| | | | | | | | |
|---------------|------------------------|------------|-------------|-----------|-------------|------------|-------|
| BINGHAMTON NY | VEHICLE IDENTIFICATION | | MILEAGE OUT | DATE OUT | INVOICE NO. | | |
| | 1FTNE1EW9BD | | 30765 | 09/08/14 | B | | |
| | PART-CLOSE | | | | | | |
| YEAR | MAKE | MODEL | COLOR | TAG NO. | | | |
| 11 | FORD TRUCK | ECONOLINE | DARK BLUE | 00000 | | | |
| CUST. NO. | LICENSE | HOME PHONE | WORK PHONE | STOCK NO. | PROD. DATE | SERV. ADV. | TERMS |
| | | | - - | | 00/00/00 | 081 | CASH |

| | | | | | | |
|------------------|-------------|--------------|------------|----------|--------------|----------------------|
| CUST. LABOR RATE | DELIV. DATE | DELIV. MILES | MILEAGE IN | DATE IN | IN-SERV DATE | |
| | 10/11/11 | 47 | 30765 | 08/04/14 | 10/11/11 | 4.6L V8 SFI SOHC 16V |

THE LABOR USED IN PERFORMING THE REPAIRS LISTED ON THIS REPAIR ORDER FOR A PERIOD OF 12 MONTHS OR 12000 MILES (WHICHEVER COMES FIRST) FROM THE DATE SUCH REPAIR OR REPLACEMENT FAILS IN NORMAL SERVICE WITHIN THAT PERIOD, WE'LL FIX IT FREE OF CHARGE. NO GUARANTEE ON USED PARTS. ALL PARTS INSTALLED ARE NEW UNLESS SPECIFIED OTHERWISE.

| LINE | OP. CODE | FAIL-CD | TECH. | HOURS/QTY | TYPE | AMOUNT |
|------|---------------------------------------------|---------|-------|-----------|------|--------|
| A | Com Customer states REAR MAIN SEAL LEAKING. | | | | | |
| Cau | FOUND MINOR LEAK AT ENGINE OIL PAN GASKET. | | | | | |
| Cor | LABOR OP 6007D | | | | | |
| | FORD CASE #CAS4946897C1UY2SX | | | | | |
| ** | REPLACED OIL PAN GASKET | | | | | |
| | LABOR OPS: | | | | | |
| | 6007D | | | | | |
| | 6781A | | | | | |
| | A77 | | | 5.80 | W | |
| | 3L3Z 6710 AA GASKET - OIL P | | | 1 | W | |
| | XO 5W20 5QSP OIL - ENGINE | | | 1 | W | |
| | XO 5W20 QSP ENGINE OIL 5W2 | | | 1 | W | |
| | Line Total..... | | | | | |

Warranty Claim Type: F Authorization Code:

CUSTOMER COPY - PAGE 01

STATEMENT OF DISCLAIMER
 ANY WARRANTIES ON THE PARTS AND ACCESSORIES SOLD HEREBY ARE MADE BY THE MANUFACTURER. THE UNDERSIGNED PURCHASER UNDERSTANDS AND AGREES THAT DEALER MAKES NO WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, AND DISCLAIMS ALL WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE WITH REGARD TO THE PARTS AND/OR ACCESSORIES PURCHASED; AND THAT IN NO EVENT SHALL DEALER BE LIABLE FOR INCIDENTAL

OR CONSEQUENTIAL DAMAGES OR COMMERCIAL LOSSES ARISING OUT OF SUCH PURCHASE. THE UNDERSIGNED PURCHASER FURTHER AGREES THAT THE WARRANTIES EXCLUDED BY DEALER, INCLUDE, BUT ARE NOT LIMITED TO ANY WARRANTIES THAT SUCH PARTS AND/OR ACCESSORIES ARE MERCHANTABILITY QUALITY OR THAT THEY WILL ENABLE ANY VEHICLE OR ANY OF ITS SYSTEMS TO PERFORM WITH REASONABLE SAFETY, EFFICIENCY OR COMFORT
 CUSTOMER SIGNATURE: X _____



STATE OF NEW YORK



VEHICLE INSPECTION REPORT

Print Date: 10/3/2014 2:56:02 PM Inspection Date: 10/3/2014 2:51:36 PM Inspection Type: Initial Inspection Version: 14.04.08

| | | | | | | |
|----------------------------|-------------|------------------------|----------------|-----------------|---------------|------------|
| VEHICLE DETAILS | VIN | 1FTNE1EW9BD [REDACTED] | MODEL | Econoline Cargo | FUEL | F |
| | YEAR | 2011 | PLATE | [REDACTED] | WEIGHT | 8501-10000 |
| | MAKE | Ford | MILEAGE | 32,786 | EIR # | [REDACTED] |

| | | | | | |
|-------------------------------|--------------------------|---------------|------------|-----------------------|------------|
| INSPECTION RESULTS | Inspection Result | Safety | OBD | Sticker Number | Fee |
| | PASS | PASS | N/A | [REDACTED] | 21.00 |

Congratulations, your vehicle has passed its annual New York State inspection. Please retain this receipt for your records. You may be required to present this receipt in order to renew your vehicle registration.

**CONSUMER
INFO**

VEHICLE INSPECTION QUESTIONS:
 For additional information please contact the Department of Motor Vehicles at website address:
<http://www.dmv.ny.gov>
 Or by telephone number: 518-486-9786



| | | | | |
|----------------------------|--------------------------|-----------------------------|------------------------------|-------------------------|
| STATION DETAILS | Inspector Number | NYVIP2 Record Number | Online/Offline | DMV Record Match |
| | [REDACTED] | [REDACTED] | Online | V |
| | Facility Number | Facility Name | Facility Phone Number | Analyzer Number |
| | 7114435 | MATTHEWS FORD | 6076449184 | NY00001807 |
| Address | 175 MAIN STREET, NORWICH | | | |



1290 Front Street
BINGHAMTON, NY 13901
(607) 724-7544

SALE 1665974 7 005 06341
1504 10/10/14 11:28

QTY SKU PRICE

REWARDS NUMBER [REDACTED]

***** Customer Order [REDACTED] *****

32 1-100 BW LTR PREM 714009 0.120ea 3.84

Coupon No. 28773 -0.38

Questions on Customer Order [REDACTED]

Call Customer Service at 1-800-3STAPLES

SUBTOTAL 3.46

Standard Tax 8.00% 0.28

TOTAL \$3.74

Cash 10.00

Cash Change 6.26

*****STAPLES COUPONS REDEEM*****

Coupon No. 28773 -0.38

: 10% Discount for all Quick

Quotes Orders

Expiration Date: 12/31/14

TOTAL ITEMS 32

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BINGHAMTON, NY 13901
(607) 724-7544

SALE 1657981 11 005 04458
1504 09/12/14 02:32

QTY SKU PRICE

REWARDS NUMBER [REDACTED]

2 LONG DISTANCE: ADD 463580 2.190ea 4.38

SUBTOTAL 4.38

Standard Tax 8.00% 0.35

TOTAL \$4.73

Cash 5.00

Cash Change 0.27

TOTAL ITEMS 2

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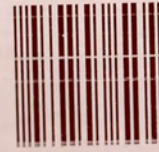


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7014 1820 0002 1103 7098

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1000 20590

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Binghamton, NY



ADMINISTRATOR, NATIONAL HIGHWAY TRAFFIC
 SAFETY ADMINISTRATION
 1200 NEW JERSEY AVENUE, S.E.
 WASHINGTON, DC 20590

W45-212

