

U.S. Department
of TransportationNational Highway
Traffic Safety
Administration

DOT Auto Safety Hotline

Vehicle Owner's Questionnaire (VOQ)

NATIONWIDE 1-888-DASH-2-DOT
1-888-327-4236
www.nhtsa.dot.gov/hotline

FOR AGENCY USE ONLY 252

Date Received

31-MAY-2000

Od_or _____
rt_dt _____
od_rt _____
up_ltr _____

Reference No.

862837

Do you authorize NHTSA to provide a copy of report to the manufacturer of your vehicle? YES NO
In the absence of an authorization, NHTSA WILL NOT provide your name and address to the vehicle manufacturer.

Signature of Owner _____ Date ____/____/____

VEHICLE INFORMATION

Vehicle Ident. No. (VIN.) <small>(located at bottom of windshield or driver's side)</small>	Vehicle Make	Vehicle Model	Vehicle Year	Current Odometer Reading
	HONDA	PRELUDE	1987	

Purchase Date	Dealer's Name _____	Engine Size (CID/CCL) _____	<input type="checkbox"/> Turbo <input type="checkbox"/> Diesel <input type="checkbox"/> Gas <input type="checkbox"/> Fuel Injection
<input type="checkbox"/> New <input checked="" type="checkbox"/> Used	City _____ State _____ Zip Code _____	No. Cylinders _____	

Transmission Type	Antilock Brakes	Restraint System	Cruise Control	Drive Train	Vehicle Type	Body Style
<input type="checkbox"/> Manual <input type="checkbox"/> Automatic	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> 3-Point Belt <input type="checkbox"/> Driver Side Airbag <input type="checkbox"/> Passenger Side Airbag <input type="checkbox"/> Inertia Belt <input type="checkbox"/> 2-Point Belt	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Front <input type="checkbox"/> Rear <input type="checkbox"/> 4-Wheel	<input type="checkbox"/> Car <input type="checkbox"/> Van <input type="checkbox"/> Minivan <input type="checkbox"/> Other _____ <input type="checkbox"/> Sport Util <input type="checkbox"/> Truck <input type="checkbox"/> Motorcycle	<input type="checkbox"/> 2-Door <input type="checkbox"/> 4-Door <input type="checkbox"/> Station Wagon <input type="checkbox"/> Pick Up Truck <input type="checkbox"/> Other _____

FAILED COMPONENT(S)/PART(S) INFORMATION

Component	Part Name(s)	Location	Failed Part(s)
06100000 03250000 02740000	FUEL:FUEL SYSTEMS BRAKES:HYDRAULIC:ANTI-SKID SYSTEM TIRES:TREAD	<input type="checkbox"/> Left <input type="checkbox"/> Right <input type="checkbox"/> Front <input type="checkbox"/> Rear	<input type="checkbox"/> Original <input type="checkbox"/> Replacement

No. of Failures	Date(s) of Failure(s) _____ 31-MAY-2000 Mileage at Failure(s) _____ Vehicle Speed at Failure(s) _____	Failed Part(s) Available? Yes No	NHTSA Previously Contacted? Yes No
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APPLICATION INCIDENT INFORMATION

(Please describe in detail the incident(s), failure(s), crash(es), and injury(ies) on the back of this form.)


Crash	Fire	Number of Persons Injured	Number of Fatalities	Estimated Property Damage	Reported to Police
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

NARRATIVE DESCRIPTION OF FAILURE(S), INCIDENT(S), INJURY(IES)

CONSUMER BOUGHT THE VEHICLE IN GOOD FAITH. WHILE DRIVING SHE NOTICED A FUEL SMELL. CONSUMER DIDN'T KNOW FROM WHERE SMELL WAS COMING AT THAT TIME. BRAKES WERE 75% FRONT AND REAR. TIRES WERE 60% TREAD AND MIXMATCHED. *AK

CONTINUE ON BACK IF NEEDED

The Privacy Act of 1974-Public Law 93-579 This information is requested pursuant to authority vested in the National Highway Traffic Safety Act and subsequent amendments. You are under no obligation to respond to this questionnaire. Your response may be used to assist the NHTSA in determining whether a manufacturer should take appropriate action to correct a safety defect. If the NHTSA proceeds with administrative enforcement or litigation against a manufacturer, your response, or a statistical summary thereof, may be used in support of the agency's action.

DOT Auto Safety Hotline		FOR AGENCY USE ONLY 252	
 U.S. Department of Transportation National Highway Traffic Safety Administration		Vehicle Owner's Questionnaire (VOQ) NATIONWIDE 1-888-DASH-2-DOT 1-888-327-4236 www.nhtsa.dot.gov/hotline	
OWNER INFORMATION (Type or Print) [Redacted] 611712		Date Received: 31-MAY-2000 OFFICE OF TRAFFIC SAFETY INVESTIGATION Reference No. 862837 Work Number [Redacted] Home Number [Redacted]	
Do you authorize NHTSA to provide a copy of report to the manufacturer of your vehicle? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO In the absence of [Redacted] provide your name and address to the vehicle manufacturer.			
Signature of Owner: [Redacted] Date: 8/8/00			
VEHICLE INFORMATION			
Vehicle Ident. No. (VIN) (Located at bottom of windshield on driver's side)	Vehicle Make	Vehicle Model	Vehicle Year
JHMBA 3243HCD33834	HONDA	PRELUDE	1987
Current Odometer Reading	X 98317		
Purchase Date	Dealer's Name		Engine Size
4-27-2000	NCS Credit Network, Inc.		PCMPFI
<input type="checkbox"/> New <input checked="" type="checkbox"/> Used	City	State	Zip Code
	San Francisco	CA	94127
Transmission Type	Antilock Brakes	Restraint System	Cruise Control
<input type="checkbox"/> Manual <input checked="" type="checkbox"/> Automatic	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<input checked="" type="checkbox"/> 3-Point Belt <input type="checkbox"/> Motorbelt <input type="checkbox"/> Driverside Airbag <input type="checkbox"/> 2-Point Belt <input type="checkbox"/> Passengerside Airbag	<input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No LNK
Drive Train	Vehicle Type		Body Style
<input type="checkbox"/> Front <input type="checkbox"/> Rear <input type="checkbox"/> 4-Wheel	<input checked="" type="checkbox"/> Car <input type="checkbox"/> Van <input type="checkbox"/> Minivan <input type="checkbox"/> Other		<input checked="" type="checkbox"/> 2-Door <input type="checkbox"/> Sport Utility <input type="checkbox"/> 4-Door <input type="checkbox"/> Truck <input type="checkbox"/> Motorcycles <input type="checkbox"/> Stationwagon <input type="checkbox"/> Pick Up Truck <input type="checkbox"/> Other
FAILED COMPONENT(S)/PART(S) INFORMATION			
Component	Part Name(s)	Location	Failed Part(s)
0610000 0328000 0274000	FUEL:FUEL SYSTEMS BRAKES:HYDRAULIC:ANTI-SKID SYSTEM TIRES:TREAD	<input type="checkbox"/> Left <input type="checkbox"/> Front <input type="checkbox"/> Right <input checked="" type="checkbox"/> Rear	<input type="checkbox"/> Original <input type="checkbox"/> Replacement <i>? can't know</i>
No. of Failures	Date(s) of Failure(s)	Failed Part(s) Available?	NHTSA Previously Contacted?
Continuous gas smell	31-MAY-2000 MC 4-28-00 Mileage at Failure(s) Vehicle Speed at Failure(s) when idling, driving in city, or highway	Don't know <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
APPLICATION INCIDENT INFORMATION			
(Please describe in detail the incident(s), failure(s), crash(es), and injury(ies) on the back of this form)			
Crash	Fire	Number of Persons Injured	Number of Fatalities
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	0	0
Estimated Property Damage		Reported to Police	
\$1500		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
NARRATIVE DESCRIPTION OF FAILURE(S), INCIDENT(S), INJURY(IES)			
CONSUMER BOUGHT THE VEHICLE IN GOOD FAITH. WHILE DRIVING SHE NOTICED A FUEL SMELL. CONSUMER DIDN'T KNOW FROM WHERE SMELL WAS COMING AT THAT TIME. BRAKES WERE 75% FRONT AND REAR. TIRES WERE 60% THREAD AND MIXMATCHED. *AK Please see attached documents. I have included a summary of events which I took to small claims court. I have highlighted what the judge emphasized.			
CONTINUE ON BACK IF NEEDED			
The Privacy Act of 1974 (Public Law 93-502) This information is requested pursuant to authority vested in the National Highway Traffic Safety Act and subsequent amendments. You are under no obligation to respond to this questionnaire. Your response may be used to assist the NHTSA in determining whether a manufacturer should take appropriate action to correct a safety defect. If the NHTSA proceeds with administrative enforcement or litigation against a manufacturer, your response, or a statistical summary thereof, may be used in support of the agency's action.			

Fold to show Return Address (no stamp needed) Fasten with tape or staple and mail

INFORMATION ON TIRE FAILURE(S) (IF APPLICABLE)

TIRE IDENTIFICATION NO.*

MANUFACTURER/TIRE NAME

for a Honda

SIZE prelude?

Front left

DOT 15FM951410

Tigar-TG615

* The identification number consists of 7 to 10 letters and numerals following the letters DOT. It is usually located near the rim flange on the side opposite the whitewall or on either side of a blackwall tire.

NARRATIVE DESCRIPTION (CONTINUED)

rear left -> no DOT # 185/70R13 86T M/S
Lemans steel belted radial

Right Rear -> (no Dot) MTS P185/70R13 85S
Big O Tires Legacy

Front Right -> (no Dot) MTS 185/70R13 86S
Metric Radial - Steel belted.

If there was a DOT # I couldn't find it.
Thank you,



☆ U.S. G.P.O.: 1982-623-897/60088

U.S. Department of Transportation
National Highway Traffic Safety Administration

400 Seventh St., S.W.
Washington, D.C. 20590

Official Business
Penalty for Private Use \$300



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES

BUSINESS REPLY MAIL

FIRST CLASS PERMIT NO. 73173 WASHINGTON, D.C.

POSTAGE WILL BE PAID BY NATL HWY TRAFFIC SAFETY ADMIN.

U.S. Department of Transportation
National Highway Traffic Safety Administration
Information Management Staff NSA-10.01
400 7th Street, SW
Washington, DC 20590



Small Claims Case No. 2000080868

Plaintiff: NCS Credit Services, Inc. -Suspended Status (*Exhibit 1A*)
P.O. Box 27540
San Francisco, CA 94127

Defendant



Kerman Camacho has nothing to do with this transaction other than he agreed to co-sign the auto loan with 1st United Credit Union should I get approved.

Summary of Events: Per Laurene Camacho

1. Approximately March 29, 2000 I first spoke to Blessing re: the purchase of an automobile.
 - Discussed: A. Honda or Toyota
 - B. Sunroof
 - C. Manual transmission
 - D. Will be getting car loan from my Credit Union.
 - E. **No Salvage Title**

*Blessing stated you cannot get a car loan on a salvage title anyway.

2. He found a car for me – 1994 Honda Passport, black.
 - Discussed: A. SUV had a sunroof, leather interior, 36,000 miles, and power “everything.”
 - B. Blessing faxed me a Blue Book retail report with the options on the SUV. *See Exhibit 1*

3. April 4, 2000 – Afshin Sarbaz brought the Honda Passport for me to test drive.
 - A. He brought in *Exhibit 2* for me to sign.
 - Visual : B. SUV did not have a sunroof, no leather interior, no cruise control, no towing package. *See Exhibit 3A-Retail Blue book, 3B trade-in Blue book.*
 - C. Driving seemed okay.
 - D. Afshin gave me a card wrote Blessings phone # on it.

4. Both Exhibit 3A & 3B were faxed to Blessing on April 5, 2000 with a cover sheet saying the Passport did not have all the options listed on the fax he sent to me.

A. I told Blessing I would have to think about whether wanted the Passport without all the options I was looking forward to...

- i. towing package for camping
- ii. Grill Guard for safety
- iii. Premium stereo for pleasure
- iv. Leather for pleasure and easy cleaning.

B. After receiving terms of loan for Passport

C. Noting all the options that were missing

D. Also being offered the opportunity by friends to help me go to law school in Texas I decided I could not afford the Passport.

5. Aproximately April 11, 2000 I called Blessing from Texas to let him know I was not going to get the Passport.

A. He wanted me to buy the Passport and let him sell it before I moved to Texas.

B. When I got home from Texas I told him I wanted to go on my own and look for a car and asked him to refund my \$1000.00.

C. He said he would find me the car I wanted. He also stated he wasn't used to spending so much time with and individual on a car.

6. I did not hear from Blessing for a while so I called him Aproximately April 25, 2000.

A. I told him my needs have changed since I would be going back to school.

- i. wanted a small car, prefferably on that could be paid off before I started school.

ii. **No Salvage Title**

- iii. Preferrably a Honda or a Toyota.
- iv. I need a bunch of fancy stuff, I just want a sunroof, manual transmission, preferrably white

7. Blessing said he had the perfect car for me.

- A. 1987 Honda Prelude, with 97,000 miles, it had a sunroof and it was white.
- B. He wanted \$3,200.00 for it
- C. I was Extatic- I thought I might be able to pay the car and not take out a loan!

8. April 27, 2000 Blessing faxed over the Blue Book retail value.

Exhibit 4

- A. Blessing had made arrangements with Afshin to bring the car to me at 511 Estudillo Ave. for me to look at at 6:00pm.
- B. Afshin showed up at 7:30pm.
- C. After speaking with Blessing on the cell phone apparently Afshin was stuck in traffic and had to stop at a friends house.
- D. I test drove the car with my friends Raquel and Brian.
 - i. On the surface the car looked great. Clean inside and out, everything worked. My friends agreed
 - ii. While I was driving I notice that the needle on the gas gauge was on "E".
- E. When I returned from the test drive I asked Afshin if the car was on empty or was the gas gauge not working?
 - i. Afshin replied it works, I've just been driving it for 4 1/2 hours.

Raquel Baker
Brian O'Neil

Brief Synopsis of Conversation: -I told Afshin I liked the car.
-He said other people were looking at it.

-He also said it was a good car. Very safe. It would be a good car. He said I could drive it to Texas.

-I said I would like to get it.

* He put some papers in front of me to sign. He showed me an invoice, registration, a smog check cert. From Nov. 10, 1999, an invoice for auto detailing (*Exhibit 5*), (Blessing faxed me a Bill of Sale.-April 28, 2000 (*Exhibit 6*))

-Afshin then asked for the money. I said for what, he said for the car.

- I said I'm sorry, I guess I'm a bit thick at times, I didn't realize Blessing expected me to have money ready tonight. I thought I was just here to take a look at the car.

• He just looked at me and smiled.

- I said I thought I was going to be able to be able to pay cash because I had money coming in.

-income taxes

-work

Unfortunately, the money I expected from income taxes was applied to my student loans. (*Exhibit 7*) Therefore, I would have to get an auto loan

- I said I don't have enough money in my account to cover it right now, but I could write him a check, it wouldn't be good until I received the loan from the Credit Union.

-He said that would be fine and asked when the check could be cashed.

- I said at the latest Wed. May 3, 2000, I should have the loan papers signed by then if not I would call.

- He said okay.

*He then gave me the business card which is attached to **Exhibit 5**.

9. I called Blessing that evening to tell him I liked the car. I was very happy.

A. Blessing said the car was very clean, it had been in a garage for 1 ½ years. **The only thing it needed was a tune up.** He also stated that **he had driven the car from Sacramento.**

10. I signed Exhibit 6 and faxed it to the Credit Union to start my loan processing. I did not send a copy of this to Blessing.

11. On April 28, 2000 my brother August drove to 511 Estudillo Ave. to pick up the Prelude.

A. The car was empty and when I lifted the hood my brother noticed that the car was fuel injected.

i. if it runs out of gas the fuel injectors will have to be flushed out. (Aprox. \$600.00)

B. We bought a gas can and put gas in, then went to the gas station to fill up.

C. I then went to pick up my friend Raquel.

D. While we were driving down the highway I opened the window and we both started smelling gas fumes. Very pungent. It made my eyes burn and start to water and made me nauseous.

E. I asked Raquel if she smelled it, she gave me an avid YES.

12. April 28, 2000 I called Blessing that evening from Raquel's house to tell him about the gas smell. There was no answer. I left a voice mail.

A. I called later that evening and again left a voice mail. "I needed to talk to him."

13. April 29, 2000 I called again and left a voice mail.

A. He called me back

Brief Synopsis of Conversation:

-I told him about the pungent gas smell.

-Blessing said he had not noticed it driving from Sacramento

-I stated "I don't know how you could have not smelled it, Raquel and myself were upset to our stomachs and our eyes were burning and tearing."

-Blessing said I could take the car to his mechanic Soli.

*Soli Auto Center
834 E. 10th Street.
Oakland, CA
510-834-4869

-I said thank you, and finished with I will take the car to be looked at, but if it's more than something like the fuel filter (fuel injectors, gas tank) we would need to have a talk.

- I felt that would be a conflict of interest so I made an appointment to take the car to my mechanic.

*Precision Auto Repair
164 Wyoming Street.
Pleasanton, CA 94566

14. May 2, 2000 I took the Prelude to Precision Auto Repair to have them check the gas smell.

- A. When they put the car on the rack the mechanics noticed that the trunk was put in incorrectly and that the back end had been hit pretty badly.
- B. He also stated that you could see where someone had tried to weld the frame where there was damage.
- C. He said it looked really bad and if I hadn't bought the car yet not to get it. The car was in bad shape.
- D. It looked like someone did a quick paint job (poorly) and oversprayed to cover up the damage.
- E. He also told me it looked like they tried to put two cars together.

F. The car looked so bad Precision Auto did not charge me for the report.

(Exhibit 9)

15. May 2, 2000 - After speaking to Ben at Precision Auto I then immediately called Blessing and told him what I had been told.

Brief Synopsis of Conversation:

-I told Blessing the car had been in a major accident and the gas tank was put in incorrectly. The car was not safe and I would like for him to take it back.

-He said okay.

-I wanted to bring the car back that day.

-Blessing said don't worry about it, those cars get stripped in a heart beat, and he didn't want me to leave the car with "just anyone" at his office.

(-At this time I had my brother, August, ready to go with me to take the car back.)

-Blessing me and told me he had another car for me, a Toyota Corolla.

-I asked if it had a sunroof.

-He said he didn't know he would have to check at the auction.

16. I then called the 1st United Credit Union and asked them to stop payment on check #299. *(Exhibit 10)*

A. I explained the situation

B. The Credit Union will not give loans for Salvaged titled cars. Therefore, I could not cover the check. *(Exhibit 11)*

** Note Blessing was the one who originally told me the Credit Union would not loan on Salvaged titled cars.

17. May 3, 2000 - I called Blessing again and offered to take the car to his house or the office on 511 Estudillo Ave. Again he said don't worry about it, those cars get stripped in a heart beat.

A. Again on this date I had my brother, August, to drive with me.

B. I told Blessing I was going to be out of town this weekend for sure and I might be

out of town next week to deal with family issues.

A. Blessing was going to see if he could make plans for someone to be at the office.

18. May 4, 2000 – Blessing calls me he says someone will be at the office this evening for me to drop off the Prelude, and he would be faxing over papers for me to sign for the Corolla.

A. I asked if the Corolla had a sunroof, he said no. I later decided I really wanted a sunroof and didn't like the color blue for a car.

B. In the body of the letter he faxed regarding the Corolla he stated he would prepare a buy back invoice for the Prelude to be signed by me and any agent of NCS Credit Network, Inc. a suspended corp. *(Exhibit 12)*.

C. Was unable to get a ride to drop off the car that evening. No ride.

19. May 5, 2000 – I decided I had had enough, I wanted my \$1000.00 back and I wanted him to take the car back. *(Exhibit 13)*

A. I went to Mendocino for the weekend right after work.

20. May 7, 2000 – I found out I was needed to help care for family members.

A. I had to fly out of town without much warning.

B. I was gone the morning of May 8, 2000.

21. I returned on the 16th of May. I had 2 certified letters from NCS Credit and Blessing had left a message on my voice mail at work.

22. May 17, 2000 – After I listened to Blessings message I called him.

Brief Synopsis of Conversation:

-He asked how I was. I told him not to well.

-He then went on to shout at me and tell me he wanted his money. He would not take the car back. He was not happy that I had stopped payment on the check.

-Since he was taking the car back there was no reason for him to cash it.

-I asked him for my money back and to take back the car, he said **NO!** I don't like the fact that you stopped payment on the check.

-I tried to talk to him he would not listen, only yell, "I want my money."

-I then informed him that at this point you need to talk to my friend Ling, she's an attorney.

-He said, "**That's BULLSHIT,**" and hung up on me.

23. Later that day I received papers from a processor stating I was being sued.

24. Aproximatly April 18, 2000 - I then called Ben at Precision Auto and asked him to do the full diagnostic. I needed a more complete document to take into court, and I wanted to get it notarized.

25. April 24, 2000 - Had the Prelude brought to Precision Auto for complete diagnostic. Had it notarized on June 8, 2000. (*Exhibit 14*).

26. June 6, 2000 -- I submitted counter suit.

27. June 6, 2000 -- 9:25pm. Afshin comes up to my doorstep to deliver a Subpoena for documents and the Prelude. (*Exhibit 15*)

A. He frightened me. I felt it was unreasonably late to be coming by my house, and I was home alone. My resident family members were all out of town.

B. I was very happy that I had let the dogs in the house.

27. June 8, 2000 – Wrote Blessing a letter stating I did not appreciate Afshin coming to my house at such a late hour. (*Exhibit 16*)

A. I also received a letter “cc” which was sent to Norma Souza-Brien. (*Exhibit 17*)

Name and Address of Court:

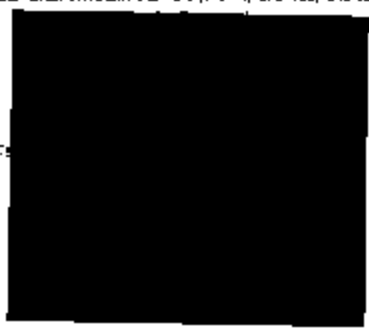
Superior Court of California, County of Alameda
 Hayward Hall of Justice
 24405 Amador Street
 Hayward, CA 94544
 (510) 870-8432

SMALL CLAIMS CASE NO. 2000080868

NOTICE TO ALL PLAINTIFFS AND DEFENDANTS:
 Your Small Claims case has been decided. If you lost the case, and the court ordered you to pay money, your wages, money, and property may be taken without further warning from the court. Read the attached page for further important information about your rights.

AVISO A TODOS LOS DEMANDANTES Y DEMANDADOS:
 Su caso ha sido resuelto por la corte para reclamos judiciales menores. Si la corte ha decidido en su contra y ha ordenado que usted pague dinero, le pueden quitar su salario, su dinero, y otras cosas de su propiedad, sin aviso adicional por parte de esta corte. Lea el reverso de este formulario para obtener informacion de importancia acerca de sus derechos.

PLAINTIFF/DEMANDANTE (Name, address, and telephone of each) 1
 NCS Credit Network, Inc. DBA Pars Collection Svc.
 P.O. Box 27540
 S.F., CA 94127-_____
 Telephone No. (800) 252-9544

DEFENDANT/DEMANDADO (Name, address, and telephone number of each) 1

 Telephone No. _____

See attached sheet for additional plaintiffs and defendants

Judgment was entered as checked below on (date): 06/12/2000

Judge Gerard J. Kettmann

1. Defendant (name, if more than one): shall pay plaintiff (name, if more than one): \$ principal and \$ costs on plaintiff's claim.
2. Defendant does not owe plaintiff any money on plaintiff's claim.
3. Plaintiff (name, if more than one): NCS Credit Network, Inc. DBA Pars Collection Svc. shall pay defendant (name, if more than one): Laurene M. Camacho \$ 1,000.00 principal and \$ 26.00 costs on defendant's claim.
4. Plaintiff does not owe defendant any money on defendant's claim.
5. Possession of the following property is awarded to plaintiff (describe property):
6. Payments are to be made at the rate of \$ per , beginning on (date): and on the day of each thereafter until paid in full. If any payment is missed, the entire balance may become due immediately.
7. The court further orders plaintiff defendant to pay court fees and costs awarded in the sum \$ directly to the court. A satisfaction of judgment shall be entered only upon full payment of the judgment, which includes the principal, accrued interest, court costs, and any other costs permitted by statute.
8. Exhibits kept by the court shall be held for 90 days and if not claimed shall be destroyed.
9. Dismissed in Court with prejudice. without prejudice.
10. Attorney-Client Fee Dispute (Attachment to Notice of Entry of Judgment) (form SC-132) is attached.
11. Other (specify): Defendant Mark Camacho dismissed - Pursuant to Oral Motion of Party. Defendant Mark Camacho dismissed - Pursuant to Oral Motion of Party. Defendant to return car to plaintiff
12. This judgment results from a motor vehicle accident on a California highway and was caused by the judgment debtor's operation of a motor vehicle. If the judgment is not paid, the judgment creditor may apply to have the judgment debtor's driver's license suspended.
13. Enforcement of the judgment is automatically postponed for 30 days or, if an appeal is filed, until the appeal is decided.
14. This notice was personally delivered to (insert name and date):

- The county provides small claims advisor services free of charge. Read the information sheet on the next page. -

**- NOTICE TO DEFENDANT -
 YOU ARE BEING SUED BY PLAINTIFF**

To protect your rights, you must appear in this court on the trial date shown in the table below. Your may lose the case if you do not appear. The court may award the plaintiff the amount of the claim and the costs. Your wages, money and property may be taken without further warning from the court.

**- AVISO AL DEMANDADO -
 A USTED LO ESTAN DEMANDANDO**

Para proteger sus derechos, usted debe presentarse ante esta corte en la fecha del juicio indicada en el cuadro que aparece a continuación. Si no se presenta, puede perder el caso. La corte puede decidir en favor del demandante por la cantidad del reclamo y los costos. A usted le pueden quitar su salario, su dinero, y otras cosas de su propiedad, sin aviso adicional por parte de esta corte.

PLAINTIFF/DEMANDANTE (Name, address, and telephone of each):

NCS Credit Network, Inc. DBA Pars Collection Svc.
 P.O. Box 27540
 S.F., CA 94127-_____

Telephone No.: (800) 252-9544

Telephone No.:

Fict. Bus. Name Smt. No.

Expires:

DEFENDANT/DEMANDADO (Name, address, and telephone number of each):



Telephone No.:

See attached sheet for additional plaintiffs and defendants

PLAINTIFF'S CLAIM

1. a. Defendant owes me the sum of \$5,000.00, not including court costs, because (describe claim and date):
NSF check, finder's fee, lost of automobiles 4/4/00 - 4/27/00
- b. I have had an arbitration of an attorney-client dispute. (Attach Attorney-Client Fee Dispute form (see form SC-101).)
2. This claim is against a government agency, and I filed a claim with the agency. My claim was denied by the agency, or the agency did not act on my claim before the legal deadline. (See form SC-150.)
3. a. I have asked defendant to pay this money, but it has not been paid.
- b. I have not asked defendant to pay this money because (explain):
4. This court is the proper court for the trial because (In the box at the left, insert one of the letters from the list called "Venue Table" on the back of this sheet. If you select D, E, or F, specify additional facts in this space.)
5. I have not filed more than one other small claims action anywhere in California during this calendar year in which the amount demanded is more than \$2,500.
6. I have not filed more than 12 small claims, including this claim, during the previous 12 months.
7. I understand that
 - a. I may talk to an attorney about this claim, but I cannot be represented by an attorney at the trial in the small claims court.
 - b. I must appear at the time and place of trial and bring all witnesses, books, receipts, and other papers or things to prove my case.
 - c. I have no right of appeal on my claim, but I may appeal a claim filed by the defendant in this case.
 - d. If I cannot afford to pay the fees for filing or service by a sheriff, marshal, or constable, I may ask that the fees be waived.
8. I have received and read the information sheet explaining some important rights of plaintiffs in the small claims court.
9. No defendant is in the military service except (name):

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: 05/11/2000

NCS Credit Network, Inc.

(TYPE OR PRINT NAME)

Signature on File

(SIGNATURE OF PLAINTIFF)

ORDER TO DEFENDANT

You must appear in this court on the trial date and at the time LAST SHOWN IN THE BOX BELOW if you do not agree with the plaintiff's claim. Bring all witnesses, books, receipts, and other papers or things with you to support your case.

TRIAL DATE FECHA DEL JUICIO	DATE	DAY	TIME	PLACE	COURT USE
1.	06/12/2000	Mon	09:45 AM	24405 Amador Street, Hayward - Dept 521	
2.					
3.					

Ronald G. Overholt Executive Officer / Clerk of the Superior Court

Filed on (date): 05/11/2000

Deputy

Yvette Jones

-The County provides small claims advisor services free of charge. Read the information on the next page.-

<p align="center">- NOTICE TO PLAINTIFF - YOU ARE BEING SUED BY DEFENDANT</p> <p>To protect your rights, you must appear in this court on the trial date shown in the table below. Your may lose the case if you do not appear. The court may award the defendant the amount of the claim and the costs. Your wages, money and property may be taken without further warning from the court.</p>	<p align="center">- AVISO AL DEMANDANTE - A USTED LO ESTAN DEMANDANDO</p> <p>Para proteger sus derechos, usted debe presentarse ante esta corte en la fecha del juicio indicada en el cuadro que aparece a continuación. Si no se presenta, puede perder el caso. La corte puede decidir en favor del demandado por la cantidad del reclamo y los costos. A usted le pueden quitar su salario, su dinero, y otras cosas de su propiedad, sin aviso adicional por parte de esta corte.</p>
---	--

<p>PLAINTIFF/DEMANDANTE (Name, address, and telephone of each):</p> <p>NCS Credit Network, Inc. DBA Pars Collection Svc. P.O. Box 27540 S.F., CA 94127-____</p> <p>Telephone No.: (800) 252-9544</p>	<p>DEFENDANT/DEMANDADO (Name, address, and telephone number of each):</p> <div style="background-color: black; width: 100%; height: 100%; min-height: 100px;"></div> <p>Telephone No.: _____</p>
<p>Telephone No.: _____</p>	<p>Telephone No.: _____</p>
<p><input type="checkbox"/> See attached sheet for additional plaintiffs and defendants</p>	<p>Fict. Bus. Name Stmt. No. _____ Expires: _____</p>

DEFENDANT'S CLAIM

1. Plaintiff owes me the sum of \$1,000.00, not including court costs, because (describe claim and date):
4/27/00 Contract was signed for the purchase of a car. NCS Credit Network, Inc. does not have standing to execute contracts. The Franchise tax board suspend it license in Dec. of 1992
 2. a. I have asked plaintiff to pay this money, but it has not been paid.
 b. I have not asked plaintiff to pay this money because (explain):
 3. I have not filed more than one other small claims action anywhere in California during this calendar year in which the amount demanded is more than \$2,500.
 4. I understand that
 - a. I may talk to an attorney about this claim, but I cannot be represented by an attorney at the trial in the small claims court.
 - b. I must appear at the time and place of trial and bring all witnesses, books, receipts, and other papers or things to prove my case.
 - c. I have no right of appeal on my claim, but I may appeal a claim filed by the plaintiff in this case.
 - d. If I cannot afford to pay the fees for filing or service by a sheriff, marshal, or constable, I may ask that the fees be waived.
 5. I have received and read the information sheet explaining some important rights of defendants in the small claims court.
- I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.
 Date: 06/06/2000

Laurene M. Camacho; Mark Camacho
(TYPE OR PRINT NAME)

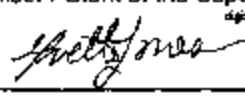
Signature on File
(SIGNATURE OF DEFENDANT)

ORDER TO PLAINTIFF

You must appear in this court on the trial date and at the time LAST SHOWN IN THE BOX BELOW if you do not agree with the plaintiff's claim. Bring all witnesses, books, receipts, and other papers or things with you to support your case.

TRIAL DATE <small>FECHA DEL JUICIO</small>	DATE	DAY	TIME	PLACE	COURT USE
1.	06/12/2000	Mon	08:45 AM	24405 Amador Street, Hayward - Dept 521	
2.					
3.					

Filed on (date): 06/06/2000

Executive Officer / Clerk of the Superior Court

 Deputy
 Yvette Jones

THUR, 9 25 PM. Afshin. SC-107

Plaintiff: Alamed a County Sheriff's Office

21405 Avenida de
Hayward, Ca 94541

SMALL CLAIMS CASE NO. 2000-80868

Plaintiff: NCS Credit Network, Inc.
P.O. Box 27540
San Francisco, Ca 94127



Telephone No: 510-274-4432

Telephone No:

Telephone No:

Telephone No:

See attached sheet for additional plaintiffs and defendants.

SMALL CLAIMS SUBPOENA
FOR PERSONAL APPEARANCE AND PRODUCTION OF DOCUMENTS
AND THINGS AT TRIAL OR HEARING AND DECLARATION

THE PEOPLE OF THE STATE OF CALIFORNIA, TO (name, address, and telephone number of witness, if known).



1. YOU are hereby subpoenaed to appear in person at the time and place specified in the box below UNLESS your appearance is excused by a judge or clerk of the court. If you are a person named in item 2 below:

a. Date: 6/12/00 Time: 8:45 Am Dept: Div: Room:
b. Address: 21405 Avenida de Hayward

2. IF YOU HAVE ANY QUESTIONS ABOUT THE TIME OR DATE YOU ARE TO APPEAR, OR IF YOU WANT TO BE CERTAIN THAT YOUR PRESENCE IS REQUIRED, CONTACT THE FOLLOWING PERSON BEFORE THE DATE ON WHICH YOU ARE TO APPEAR:

a. Name of subpoenaing party: b. Telephone number:
3. "Witness Fees": You are entitled to witness fees and mileage actually traveled both ways, as provided by law, if you are a witness in the service. You may request them before your scheduled appearance from the person named in item 2.

PRODUCTION OF DOCUMENTS AND THINGS

(Complete item 4 only if you want the witness to produce documents and things at the trial or hearing.)

4. YOU ARE (item a or b must be checked):

- a. Directed to appear in person and to produce the records described in the declaration on page two. The personal attendance of the custodian or other qualified witness and the production of the original records are required by this subpoena. The procedure authorized by Evidence Code sections 1500(b), 1561, and 1562 will not be deemed to be in compliance with this subpoena.
- b. Not required to appear in person if you produce (i) the records described in the declaration on page two and sign a completed declaration of custodian of records in compliance with Evidence Code sections 1560, 1561, 1562, and 1563. (1) Place a copy of the records in an envelope (or other wrapper). Enclose the original declaration of the custodian with the records. Seal the envelope. (2) Attach a copy of this subpoena to the envelope or write on the envelope the name of the custodian and number, your name, and the date, time, and place from item 1 in the box above. (3) Place the first envelope in an outer envelope, seal it, and mail it to the clerk of the court at the address in item 1. (4) Mail a copy of your declaration to the attorney or party listed at the top of this form.

5. IF YOU HAVE BEEN SERVED WITH THIS SUBPOENA AS A CUSTODIAN OF CONSUMER OR EMPLOYEE RECORDS UNDER CODE OF CIVIL PROCEDURE SECTION 1985.3 OR 1985.6 AND A MOTION TO QUASH OR AN OBJECTION HAS BEEN SERVED ON YOU, A COURT ORDER OR AGREEMENT OF THE PARTIES, WITNESSES, AND CONSUMER OR EMPLOYEE AFFECTED MUST BE OBTAINED BEFORE YOU ARE REQUIRED TO PRODUCE CONSUMER OR EMPLOYEE RECORDS.



OBEDIENCE OF THIS SUBPOENA MAY BE PUNISHED AS CONTEMPT BY THIS COURT. YOU WILL ALSO BE LIABLE FOR THE SUM OF FIVE HUNDRED DOLLARS AND ALL DAMAGES RESULTING FROM YOUR FAILURE TO OBEY.

Date issued: JUN 05 2000

Clerk, by [Signature]

(See reverse for description of court of record)

California
Secretary of State

Corporations

BUSINESS REGISTRATIONS

Contact Us

Home

Bill Jones

Disclaimer: The information displayed here is current as of "May 27, 2000" and is updated weekly. It is not a complete or certified record of the Corporation.

Corporation		
NCS CREDIT NETWORK, INC.		
Number: C1500639	Date Filed: 1/7/1988	Status: suspended
Jurisdiction: California		
Mailing Address		
POST OFFICE BOX 27540		
SAN FRANCISCO, CA 94127		
Agent for Service of Process		
* DISCLAIMER FILED ON 12/17/1999		

- For information about certification of corporate records or for additional corporate information, please refer to [Corporate Records](#).
- Blank fields indicate the information is not contained in the computer file.
- If the status of the corporation is "Surrender", the agent for service of process is automatically revoked. Please refer to [California Corporations Code Section 211](#) for information relating to service upon corporations that have surrendered.

[New California Business Search](#)

[Need information about the display?](#)

[How can I find more information about a corporation?](#)

If you have questions or comments regarding the content on this page, please feel free to use our

[online form](#)

Please report any technical problems to the [Web Developer](#) webdeveloper@ss.ca.gov.

©1999 CA Secretary of State
[Business Filings Section - Corporations Unit](#)



PARS Afshin Sarbaz
COLLECTION SERVICES
Specialized in collection after judgment

Exhibit 2

FROM: NCS, INC/PARS LE



(925) 979-1003 Walnut Creek Office

NCS Credit Network, Inc.

Financial Brokerage and Credit Consulting

NCS CREDIT NETWORK, INC.
P.O. BOX 27540
SAN FRANCISCO, CA 94127
(800) 252-9544 Fax: (510) 724-4437

April 4, 2000



INVOICE AND PURCHASE AGREEMENT FOR 1994 HONDA PASSPORT LX SPORT UTILITY VIN # 4S6CY58V5R4417917 CALIFORNIA LICENSE 4JCK262 REGISTERED UPTO 12/2000

Purchase price	\$12,800
Finders fee 5%	600
Less credit for detail	-200
Less Deposit to secure auto	-1,000

4/4/00 Balance due	\$ 12,200
	=====

Agreement \$1,000.00 security deposit is refundable if auto is not purchase or deposit may apply for other auto purchases. Auto to be detailed and cleaned by 4/5/00 and for your physical inspection on 4/5/00 prior to your trip.

In event of remaining balance, interest of 1.25% per month or 15% APR interest will apply. You are entitled for mechanical check up of the car prior to delivery otherwise, auto is sold " as is conditions".

Parties agreed to terms with no reservation.



DATED: 4/4/00

TERMS APPROVED BY:

[Handwritten Signature]
BLESSING U. ANURIONYE OR
AFSHIN/SARBAZ
FOR: NCS CREDIT NETWORK, INC.
AGENT.

NCS CREDIT NETWORK, INC.
LOAN/DEBT/CIVIL/JUDGMENT/AUTO
P.O. BOX 27540
SAN FRANCISCO, CALIFORNIA 94127
Telephone 510/724-4432

exhibit 5

CAML2000001

Attest for
my fax



AUTO SALE	AUTOMOBILE SALES	3,200.00	3,200.00
DETAILING	Detailing by Quick Fix, Inc	100.00	100.00
	1987 Honda Prelude Si Coupe 2 Doors, Engine: 4-Cyl. 2.0 Liter, Automatic Transmission, Front Wheel Drive, Air Con, Powe Steering, Power Window, Tilt Wheel, Cruise Control. AM/FM Stereo, Cassette, Flip-Up Sun Roof, Alloy Wheels with 97,000+ Miles, Retail Value \$4,815.00		
	Terms: Car "Sold As Is and Where Is"		

Blessing U. Ahuruonye
President
NCS CREDIT NETWORK, INC.
P.O. Box 27540
San Francisco, CA 94127
(800) 252-9544
925 979 1003
510-724-4437 (fax)

	\$3,300.00
Payments/Credits	\$1,000.00 50.00
Balance Due	\$2,300.00

1987 Honda Prelude Si Coupe 2D

[Local Dealer Price - Used Car](#)

[Local Dealer Price - New Car](#)

Engine: 4-Cyl. 2.0 Liter
Trans: Automatic Trans.
Drive: Front Wheel Drive
Mileage: 97,000

[List Your Car For Sale Online](#)

[Online Financing Quote](#)

[Online Insurance Quote](#)

[Another Report](#)

Equipment

Air Conditioning
Power Steering
Power Windows

Tilt Wheel
Cruise Control
AM/FM Stereo

Cassette
Flip-Up Roof
Alloy Wheels

Retail Value

\$4,815

Suggested retail represents the price a dealership might ask for this make and model vehicle. This represents a fully reconditioned vehicle in excellent condition with a clean title history. This retail price is not a trade-in or private-party value, but rather assumes that a dealer has absorbed the cost of making the vehicle ready for sale, reconditioning, advertising, sales commissions, arranging for financing and insurance and standing behind the vehicle for any mechanical or safety problems. Many late model vehicles at this price have passed an inspection program or carry a warranty. Actual dealer selling price may vary from this price.

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THIS VALIDATED REGISTRATION CARD OR A FACSIMILE COPY IS TO BE KEPT WITH THE VEHICLE FOR WHICH ISSUED. THIS REQUIREMENT DOES NOT APPLY WHEN THE VEHICLE IS LEFT UNATTENDED. IT NEED NOT BE DISPLAYED. PRESENT IT TO ANY PEACE OFFICER UPON DEMAND. IF YOU DO NOT RECEIVE A RENEWAL NOTICE, USE THIS FORM TO PAY YOUR RENEWAL FEES OR NOTIFY THE DEPARTMENT OF MOTOR VEHICLES OF THE NON-OPERATIONAL (PNO) STATUS OF A STORED VEHICLE (\$10). RENEWAL FEES MUST BE PAID ON OR BEFORE THE REGISTRATION EXPIRATION DATE OR THE FOLLOWING PENALTIES WILL BE DUE:

- * FOR A PERIOD OF 1-10 DAYS LATE, 10% OF THE FEES DUE FOR THAT YEAR.
- * FOR A PERIOD OF 11-30 DAYS LATE, 20% OF THE FEES DUE FOR THAT YEAR.
- * FOR A PERIOD OF 31 DAYS TO 1 YEAR LATE, 60% OF THE FEES DUE FOR THAT YEAR.
- * FOR A PERIOD OF MORE THAN 1 YEAR, UP TO AND INCLUDING 2 YEARS LATE, 80% OF THE FEES DUE FOR THAT YEAR.
- * FOR A PERIOD OF MORE THAN 2 YEARS LATE, 160% OF THE FEES DUE FOR THAT YEAR.

EVIDENCE OF LIABILITY INSURANCE FROM YOUR INSURANCE COMPANY MUST BE PROVIDED TO THE DEPARTMENT WITH THE PAYMENT OF RENEWAL FEES. EVIDENCE OF LIABILITY INSURANCE IS NOT REQUIRED WITH REGISTRATION RENEWAL OF OFF-HIGHWAY VEHICLES, TRAILERS, VESSELS, OR IF YOU FILE A PNO ON THE VEHICLE.

WHEN WRITING TO DMV, ALWAYS GIVE YOUR FULL NAME, PRESENT ADDRESS, AND THE VEHICLE'S MAKE, LICENSE, AND IDENTIFICATION NUMBERS.

***** DO NOT DETACH - REGISTERED OWNER INFORMATION *****



REGISTRATION CARD VALID FROM: 12/24/1999 TO: 12/26/2000

MAKE	YR MODEL	YR 1ST SOLD	VLF CLASS	*YR	TYPE VEN	TYPE LIC	LICENSE NUMBER
HOND	1987	0000	AF	1999	110	11	4HXV784
BODY TYPE MODEL	MP	MO					VEHICLE ID NUMBER
CP	G	FM					JHMDA93243HC03834
TYPE VEHICLE USE		DATE ISSUED	CC/ALCO	DT FEE RECVD	PIC		STICKER ISSUED
AUTOMOBILE		01/24/00	34	01/24/00	5		E1176723

PR/HIST: SALVAGED

REGISTERED OWNER

MOUHASSEB GUY J
4736 WILLOWBROOK DR

AMOUNT PAID
\$ 104.00

AMOUNT DUE	AMOUNT RECVD
\$ 104.00	CASH :
	CHCK :
	CRDT : 104.00

SACRAMENTO
CA 95842

LIENHOLDER

Smog Check Vehicle Inspection Report (VIR) Vehicle Information

Test Date/Time: 11/10/1999 @ 05:12 PM	Make: HONDA	Model: PRELUDE
Model-Year: 1987	State: XX	VIN: JHMBA3243RC033834
License: M	Type: PASSENGER CAR	Transmission: AUTOMATIC
Engine Size: 2.0L	Test Weight: 2875	Cylinders: 04
CVWR: 097844	Certification: CALIFORNIA	VLT Record #: 09382
Fuel-Type: GASOLINE	Exhaust: Single	Inspection Reason: Initial Registration

Overall Test Results - PASS

By keeping your vehicle well-maintained, you've passed your enhanced Smog Check and are helping California reach its goal of removing an extra 100 tons of smog-forming emissions from the air every day.

Comprehensive Visual Inspection: PASS Functional Check: PASS Emissions Test: PASS

Smog Check Certificate Number: DP638587

DMV ID Number: 3128P181D904

Your Smog Check certificate has been electronically transmitted to DMV.

No match has been found or test has been performed off-line. The consumer is responsible for retaining the VIR for reference throughout the vehicle registration process.

If this vehicle has been identified as a gross polluter or has been issued a hardship extension (or for other reasons requiring a referee/test-only center inspection), the certificate issued as a result of this inspection shall be invalid.

Your certificate is valid for 90 days from date of issuance.

Please keep this copy for your records.

Emission Control Systems Visual Inspection/Functional Check Results

(Visual/Functional tests are used to assist in the identification of crankcase and cold start emissions which are not measured during the ASM test.)

<u>RESULT</u> <u>RCS</u>	<u>RESULT</u> <u>RCS</u>	<u>RESULT</u> <u>RCS</u>
PASS PCV	NOT APP Thermostatic Air Cleaner	PASS Fuel Evaporative Controls
PASS Catalytic Converter	NOT APP Air Injection	PASS Oxygen Sensor
PASS Exhaust Gas Recirculation	PASS Spark Controls	PASS Carb./Fuel Injection
PASS Wiring to Sensors	PASS Vacuum Lines to Sensors/Switches	PASS Other Emission Related Components
PASS Fuel Cap Integrity Test	PASS Ignition Timing: B15	PASS System Malfunction Light
NOT APP Fillpipe Restrictor		

ASM Emission Test Results

Test	RPM	%CO2		HC (PPM)			CO (%)			NO (PPM)			Results
		MAX	Avg	MAX	Avg	MEAS	MAX	Avg	MEAS	MAX	Avg	MEAS	
15 mph	1800	14.15	2.43	148	30	87	0.76	0.14	0.60	1526	206	1363	PASS
25 mph	2061	14.98	1.01	98	12	53	0.66	0.07	0.17	1326	194	8217	PASS

MAX=Maximum Allowable Emissions

Avg=Average Emissions For Passing Vehicles

MEAS=Amount measured

Smog Check Inspection Station Information

AUTO VET
5716 FRANKLIN BLVD
SACRAMENTO, CA 95824
(916) 395-2222

Station Number: RA176204

Technician Name/Number: FERRALA LRSZEK /RA134012
Repair Tech Name/Number: N/A
Software Version/BIS Number: 9913/SO421120

Smog Check Vehicle Inspection Report (Continued)

Vehicle Information

Test Date/Time:	11/10/1959 @ 05:12 PM	Make:	HONDA	Model:	PRELUDE
Model-Year:	1987	State:	XX	VIN:	JHMBA2243HC033834
License:	X	Type:	PASSENGER CAR	Transmission:	AUTOMATIC
Engine Size:	2.0L	Test Weight:	2875	Cylinders:	04
GVWR:	097844	Certification:	CALIFORNIA	VLT Record #:	09382
Odometer:		Exhaust:	Single	Inspection Reason:	Initial Registration
Fuel-Type:	GASOLINE				

I certify, under penalty of perjury under the laws of the State of California, that I inspected the vehicle described above, that I performed the inspection in accordance with all bureau requirements, and that the information listed on this vehicle inspection report is true and correct.

11/10/89

Date

[Signature]

Technician's Signature

Exhibit 6

BILL OF SALE - MOTOR VEHICLE

For the consideration of \$3,300.00, NCS CREDIT NETWORK, INC. (the "Seller"), of P.O. BOX 27540, SAN FRANCISCO, CA 94127, does hereby sell, assign and transfer to LAURENE M. CAMACHO of 134 HEWIT PL, HAYWARD, California 94544, the following described motor vehicle (the "Vehicle"):

Make: HONDA
Model: PRELUDE
Year: 1987
VIN: JHMBA3243HC033834

Federal law requires that the mileage of a motor vehicle be stated upon transfer of ownership. Failure to disclose the mileage or providing a false statement may result in fines and/or imprisonment.

The Seller states that the odometer reading of the Vehicle is 97,844 miles. The Seller certifies that to the best of the Seller's knowledge, this reading reflects the actual mileage of the Vehicle. Further, the Seller certifies that the Vehicle's odometer was not altered, set back, or disconnected while in the Seller's possession, and the Seller has no knowledge of anyone else doing so.

The Buyer acknowledges the above odometer statements:

LAURENE M. CAMACHO

By: _____



VOTD LME did not fax to Blessing

The Seller warrants that the Vehicle is being transferred free and clear of any liens and encumbrances.

The Vehicle is being transferred on an "AS IS" basis, with no warranties, express or implied, as to the condition of the Vehicle.

The undersigned Seller certifies under penalty of perjury that the statements made in this Bill of Sale are true and correct to the best knowledge of the Seller. The transfer of the Vehicle is effective as of April 28, 2000.

NCS CREDIT NETWORK, INC.

By: 
NCS CREDIT NETWORK, INC



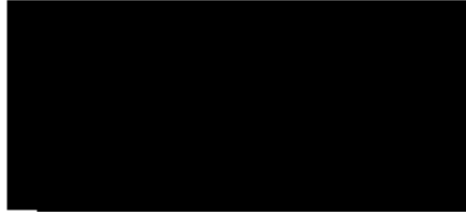
164 Wyoming Street, Pleasanton, CA 94566
(925) 462-7440
www.precisionautorepair.com

Ref: KEY#26/BEN

Specializing Exclusively in Honda and Acura Automobiles

Work Order No. 000003729

Order Date: 05/02/00 07:58 am



87 Honda Inspected A/P SP
Mileage: 100000
Equipment:
Profile:

FUEL CHECK Labor: \$0.00

REPORT ON FUEL SMELL-ONLY WHEN CAR IS FULL

Job Subtotal: \$0.00

USED CAR DIAGNOSTIC Labor: \$72.00

USED CAR DIAGNOSTIC- CUSTOMER CONSIDERING PURCHASE

Job Subtotal: \$72.00

Tax: \$0.00
Estimate Total: \$72.00

Thank you for choosing Precision Auto Repair

Exhibit 9

CREDIT CARDS ACCEPTED



ALL PARTS REMOVED WILL BE DISCARDED UNLESS INSTRUCTED OTHERWISE SAVE DISCARD

By signing below, I hereby authorize the repair work to be done along with the necessary material, and I hereby grant you employee permission to operate the vehicle herein described on STD 1, rightless or otherwise by the purpose of being under inspection. It is understood it is required to remove parts authorized service is performed, a mileage and handling charge will be made. Item used and understand the statements and estimate made on this order and the removal of the used paper (connected with this vehicle) - optional service to be performed, including a fuel tank air lock message except on the side view. Customer is hereby authorizing the use of property to be returned or processed without any reimbursement by their firm or warehouse and the property remains with the Repair Garage.

I acknowledge notice and give approval of an increase in the original estimated price. X

I ACKNOWLEDGE RECEIPT OF AND AGREE TO THE TERMS AND CONDITIONS OF THIS CONTRACT.

READ IMPORTANT INFORMATION ON REVERSE SIDE

MEMBER HI-DRAFT B DRAFT AMT FEE DISC FEE P&L CHGCE
 299 2388.00 0.00 7.50 3118.48



MEMBER SIGNATURE X *Thoms J. Stewart*
 FUND ASSASSIBLE OR

NEAREST COPY

CHECK DEPOSITS SUBJECT TO COLLECTION		CASH RETURNED	
CASH RECEIVED		CASH RETURNED	
X 100		X 1.00	
X 50		X .50	
X 20		X .25	
X 10		X .10	
X 5		X .05	
X 2		X .01	
TOTAL	175	TOTAL	
TRAILING		AUTHORIZED BY	

STOP PAYMENT ORDER

VERBAL REQUEST SERVICE FEE WILL BE CHARGED TO YOUR CHECKING ACCOUNT

7.50 (Note: This request lapses after 14 days if not confirmed in writing)

CHECK NUMBER	CHECK NUMBER	AMOUNT OF CHECK	PAYABLE TO
2100	2299	\$2388.00	STARS N.C.S.
TRANSFER AMT	CONTRACT NUMBER	AMOUNT OF TRANSFER	

Please stop payment on the check or preauthorized transfer described above, unless you have already paid, certified or accepted it. I understand that this request will cease to be effective six months from the date shown below, but lapses after 14 calendar days if the original order was oral and was not confirmed in writing within that 14 day period. The Credit Union will not be liable for payment of the check or preauthorized transfer contrary to this request unless payment is caused by the Credit Union's negligence and causes actual loss to me. I agree to reimburse the Credit Union for any loss it sustains in honoring this request.

DATE REQUEST RECEIVED 5/2/89 TIME REQUEST RECEIVED 10:55AM

MEMBER'S SIGNATURE *Thoms J. Stewart*
 (Or Signature of C. U. Employee Recording Verbal Request)

PRINT MEMBER NAME AND ADDRESS ABOVE



MEMBER COPY

EXHIBIT 10

Exhibit 12

NCS CREDIT NETWORK, INC.

May 4, 2000



Enclosed herewith is information on the 1994 Toyota Corolla DX Sedan 4 Doors.

I will see the car by 4:15 P.M. today. On the prelude, do not drop it off unless some one is in the office as people can strip that kind of Honda in a heart beat. Also so I will prepare a buy back invoice to be sign by you and any agent of NCS Credit Network, Inc., as required by State laws.

Fax back (510) 724-4437 or call (510) 724-4432.

Out bid is \$6,500.00 + 7%. Please approve: _____

Sincerely,

Quang U. Ahumonc
Purchasing Manager



WANT TO GET THE BEST DEAL ON YOUR CAR?

PRECISION

164 Wyoming

(9) WWW.

Exhibit 14

Specializing Exclusiv

Invoice No. 000004383

Order Date 05/24/00 02:43 pm
Completed: 05/25/00 11:16 am



Quotes		
1	05/24/00 02:47pm	0.00
LAURENE in person.		

TOTAL CHECK AMOUNT \$72.00

CAR WAS TOWED IN -
USED CAR DIAGNOSTIC.

*
BRAKES REMAINING FRONT-75% REAR-75%
TIRES-
FRONT TIRES= BALD (UNSAFE) REAR=50% (MISMATCHED TREAD)
ENGINE COMPRESSION IS WITHIN SPECIFICATIONS.
EXTERNAL DRIVE BELTS OLD AND CRACKED.
TRANSMISSION FLUID NO SHOWING ON DIPSTICK.
ENGINE OIL 1QT LOW.
NO ANTIFREEZE IN RADIATOR. (ONLY RUSTY WATER)
CAR DOES NOT START IN PARK-POSSIBLE BAD SWITCH OR INHIBITOR.
CAR HAS BEEN REPAIRED FROM ACCIDENT HAPHAZARDLY.
RIGHT REAR TRAIING ARM IS BENT. FUEL TANK HAS BEEN RE-INSTALLED. (CUSTOMER SMELLED FUEL)
BUMPER IS MISSING BOLTS. WELD REPAIRS ON FRAME INDICATE FRAME DAMAGE.
SUSPENSION IS NOISY AT ROAD TEST.

*
RECOMMEND NOT PURCHASING CAR DUE TO MASSIVE BODY REPAIRS.

Per Ben Lind

Job Subtotal: \$72.00

Payments to Precision Auto Repair	Cost Summary	
Status: Completed Work Order	Labor	72.00
	Parts	0.00
	Subtotal	72.00
	Tax	0.00
	Total	\$72.00
Payments:	Payments	0.00
	Bal Due	72.00

PAID

See attached acknowledgement dated 6/8/00

Thank you for choosing Precision Auto Repair

ALL PARTS REMOVED WILL BE DISCARDED UNLESS INSTRUCTED OTHERWISE SAVE DISCARD

By signing below, I hereby authorize the repair work to be done along with the necessary materials, and hereby grant you the license, power, and authority to perform the work on the vehicle described above. I understand that you are not responsible for any damage to the vehicle or its contents made as a result of the repair work. I understand that you are not responsible for any damage to the vehicle or its contents made as a result of the repair work. I understand that you are not responsible for any damage to the vehicle or its contents made as a result of the repair work.

CREDIT CARDS ACCEPTED

I acknowledge notice and approval of all charges in this original estimate and agree to pay the amount of the bill as shown.

READ IMPORTANT INFORMATION ON REVERSE SIDE

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

No. 5907

State of California
County of Alameda

On June 8, 2000 before me, Julia Anne Lewis
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared Benjamin James Freitas
NAME(S) OF SIGNER(S)

personally known to me - OR - proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Julia Anne Lewis
SIGNATURE OF NOTARY

OPTIONAL

Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent reattachment of this form.

CAPACITY CLAIMED BY SIGNER

- INDIVIDUAL
- CORPORATE OFFICER
- PARTNER(S)
- ATTORNEY-IN-FACT
- TRUSTEE(S)
- GUARDIAN/CONSERVATOR
- OTHER
- LIMITED GENERAL

DESCRIPTION OF ATTACHED DOCUMENT

Precision Auto Repair diagnostic work on 87 Honda Prelude Acknowledgement
TITLE OR TYPE OF DOCUMENT

2 pages including Acknowledgement
NUMBER OF PAGES

05/24/00 - 05/25/00
DATE OF DOCUMENT

SIGNER IS REPRESENTING:
NAME OF PERSON(S) OR ENTITY(IES)

self

none
SIGNER(S) OTHER THAN NAMED ABOVE

July 20, 2000

NCS Credit Network, Inc.
PO Box 27540
San Francisco, CA 94127
Attn: Blessing U. Ahuruonye

Blessing,

I received a message from Afshin at work this afternoon requesting that I bring the Prelude to your office in Pinole, leave the car in the parking lot and drop the keys in a box. When I spoke to Afshin Tuesday July 17th at 9:45pm I told him I would bring the car when you asked. In addition, I would expect you or Afshin to bring a cashiers check/money order(s) to settle your \$1026.00 debt.

Furthermore, I also stated in the message I left yesterday morning at your office that I wanted a third party presence, the Pinole Police Department, when we made the exchange and again I would expect payment in full for the judgement amount.

Moreover, as stated in the two messages I left at your office today, you requested that we make the exchange on July 18th and 19th. Initially Afshin called me at 9:40pm and demanded for us to meet at 3:30pm on Tuesday, 7/18. This demand was accompanied by a threat stating that he would have a police report drawn up in an attempt to have me arrested should I not be able to make it to your office specifically at this time. Then you requested I bring the car between 4:00pm and 5:00pm Wednesday 7/19 to your office because Afshin would be there to take care of everything. On both occasions no one was there to take responsibility for this transaction. As you know these times are during business hours. Let me reiterate, **this is during business hours**, which would require one to miss work in order to comply with your request. The inability of yourself and Afshin to show up at your own office building to follow through with your commitment implies to me a deficiency in responsibility on both your parts. I also find these actions to be very disrespectful to myself as well as The Court who has placed judgement in my favor in this matter. In addition I have taken time to ponder the question, "If Afshin can show up at my house to serve me a subpoena at 9:25pm on June 8th, why can't neither Afshin nor yourself find the time to meet me to pick up this car and refund my money?"

Finally, I will state as I stated on your voice mail, I am no longer willing to bring the car to you during business hours. We will have to meet after work or on the weekend. I also stated if it is not in your capacity to set a time and show up I would set the time. 1:00pm at the Pinole Police Department on Saturday July 22,2000 is what I stated would be acceptable. If this is not acceptable for you please call me and let me know we can make other arrangements. Although at this point I am only willing to meet at the police station

I will be forwarding this letter to The Superior Court of Alameda, Small Claims Division referencing the case number and the presiding judge.

Sincerely,

A large black rectangular redaction box covers the signature area of the letter.

July 21, 2000

[REDACTED]

Superior Court of California, County of Alameda
Hayward Hall of Justice
24405 Amador Street
Hayward, CA 94544
Small Claims Case # 2000080868

Presiding Judge Case # 2000080868,

Your Honor please let me first apologize for not remembering your name. I was told it would be on the judgement and it is not.

I called the Small Claims office to find out about how to address the predicament in which I find myself. It was recommended by the Small Claims Clerk that I write the Presiding Judge regarding the specifics of my case involving an exchange between the car I have in my possession and the deposit in his possession that are in question (Case # 2000080868). Let me list several issues:

1. Am I responsible to give him the car back right away after the 30-day appeal period is up, or is it legally acceptable for me to wait until he refunds my deposit to return the car?
2. Can I sell the car for salvage if he refuses to refund my deposit (I am assuming I would have to go to Court to do this)? I perceive the car as collateral, is this wrong?
3. I am supposed to move to Texas in the next couple of weeks and, as you can see in the attached letter, Mr. Ahuruonye and his assistant Afshin are being very unprofessional in this matter. They have tried to browbeat and bully me and I am starting to feel concerns as to whether they will send someone to my house to either take the car or to continue with this inappropriate behavior.
4. In the attached letter I mentioned requiring a third party to make the exchange. Is this acceptable? I am afraid to meet by myself and/or without a Police Representative or some other appropriate representative.

At this time I am at a loss of how to handle the situation. The browbeating is creating a lot of anxiety for me and I want to get this taken care of ASAP. I want to be sure to stay within the parameters of the law, but I am not exactly sure of the priority regarding who needs to give back what when.

Thank you for your time and consideration in this matter.

Sincerely,


[REDACTED]

134 Hewitt Place
Hayward, CA 94544


August 8, 2000

Superior Court of California, County of Alameda
Hayward Hall of Justice
24405 Amador Street
Hayward, CA 94544
Small Claims Case # 200080868

Dear Judge Kettmann:

I am writing to you again so you can have some idea what I am dealing with right now. I am at a loss. I don't have money for a lawyer and I don't see Mr. Ahunwoye acting in a respectful manner any time soon. I would like to be able to sell the car to receive my reimbursement before I move to Texas and return to school.

Respectfully,

A large black rectangular redaction box covers the signature area of the letter.