

1 GRAHAM E. BERRY, Bar No.128503
2 Attorney at Law
3 3384 McLaughlin Avenue
4 Los Angeles, California 90066-2005
5 Telephone: (310) 745-3771
6 Facsimile: (310) 745-3771
7 Email: grahamberry@ca.rr.com

8 Defendant and Cross-Complainant *pro se*

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SUPERIOR COURT OF THE STATE OF CALIFORNIA
COUNTY OF LOS ANGELES
CENTRAL DISTRICT

KENDRICK MOXON

Plaintiff,

v.

GRAHAM BERRY,

Defendants.

GRAHAM E. BERRY, an individual;

Cross-Complainant,

v.

KENDRICK L. MOXON, an individual;

Cross-Defendant.

Case No. BC429217

DEFENDANT AND CROSS-
COMPLAINANT'S APPENDIX NO. II
OF EXHIBITS AND REQUEST FOR
JUDICIAL NOTICE FILED AS PART OF
THE UNVERIFIED ANSWER AND
VERIFIED COMPULSARY CROSS-
COMPLAINT HEREIN.

Action filed: January 5, 2010

[Filed concurrently with: (1) Judicial Council
of California Form MC-701 (C.C.P. §391.7;
(2) Appendix No. I of Exhibits [Exhibit A];
(4) Appendix No. III of Exhibits [Exhibits
E-J] ; Unverified answer and verified cross-
complaint]

Ex C (19)-(27)

EXHIBIT "19"

EXHIBIT "19"

Initial:

AC

Lost Home
Lost Relationship
Lost Job
Lost Pay
Lost Promise

You Lost Me!

Ref,

I'm sorry my intentions were
misunderstood or poorly communicated
I am also not a L.T. person

of being misunderstood what
you really needed and when
you needed it.

Please call me or write
if you want.

Rick

EXHIBIT "20"

EXHIBIT "20"

Initial: AC

PALM SPRINGS

California

JULY 27

1998

VAN LUPU

KENDRICK MOXON AND OCCUPANT ROBERT CIPRIANO

Landlord and

Tenant, agree as follows:

1. **PROPERTY:** Landlord rents to Tenant and Tenant rents from Landlord the real property and improvements described as:

280 S. AVENIDA CABALLEROS #236 AKA CABALLEROS ESTATES

(Street address or other description)

PALM SPRINGS, CA 92262, RIVERSIDE COUNTY

("Premises"). The following personal property

(City, County, State)

is included: COMPLETELY FURNISHED

2. **RENT; TERM:** Tenant agrees to pay rent monthly, at the rate of \$ 500.00, in advance, on the 28TH day of each calendar month. The term begins on JULY 28TH, 19 98 ("Commencement Date"), as

☐ A. month-to-month tenancy, which may be terminated by either party, by giving written notice to the other at least 30 days prior to the intended termination date; or

☒ B. lease ending February 28, 1999, with a total rent of \$ 3,500.00, monthly installments as above; or, \$1,060.00 Prior to occupancy representing Rent \$500.00,

☒ C. Security Deposit \$525.00, Gate Geni Deposit \$35.00

3. **LATE CHARGE:** Tenant acknowledges that late payment of rent may cause Landlord to incur costs and expenses, the exact amount of which are extremely difficult and impractical to determine. These costs may include, but are not limited to, processing and accounting expenses, late charges that may be imposed on Landlord by terms of any loan secured by the Premises, costs for additional attempts to collect rent, and preparation of notices. Therefore, if any installment of rent due from Tenant is not received by Landlord within 5 calendar days after date due, Tenant shall pay to Landlord an additional sum of \$ 25.00 as a late charge which shall be deemed additional rent. Landlord and Tenant agree that this late charge represents a fair and reasonable estimate of the costs that Landlord may incur by reason of Tenant's late payment. Any late charge due shall be paid with the current installment of rent. Landlord's acceptance of any late charge shall not constitute a waiver as to any default of Tenant, or prevent Landlord from exercising any other rights and remedies under this Agreement, and as provided by law.

4. **PAYMENT:** The rent shall be paid to Palm Springs Rental Agency, at

(Name)

225 S. Civic Drive #7, Palm Springs, CA 92262

(Address, City, State, Zip Code)

at any other location specified by Landlord.

5. **SECURITY DEPOSIT:** \$ 525.00 + \$35.00 gate geni shall be given by Tenant as a security deposit. Landlord may use all or any portion of the security deposit reasonably necessary to: (a) cure Tenant's default in payment of rent, late charges or other sums due; (b) repair damages caused by Tenant, or by a guest or a licensee of Tenant; (c) clean the Premises, if necessary, upon termination of tenancy; and (d) replace or return personal property or appurtenances, excluding ordinary wear and tear. If used during the tenancy, Tenant agrees to reinstate the total security deposit within five days after written notice delivered to Tenant in person or by mail. No later than three weeks after Tenant vacates the Premises, Landlord shall furnish to Tenant an itemized written statement of the basis for, and the amount of, any security received and the disposition of the security and shall return any remaining portion of the security to Tenant. The return of the security deposit at the end of the tenancy, if otherwise due, will be handled directly between Landlord and Tenant and will not involve any broker who releases the security deposit to Landlord. Landlord and Tenant each indemnify and release any broker from any liability relating to return of the security deposit.

6. **UTILITIES:** Tenant agrees to pay for all utilities and services based upon occupancy of the Premises, and the following charges: Electric, T.V. Cable & Telephone. Tenant will supercede Telephone number and release back to Owner upon departure. Cable will also remain in Owners name. Water, trash (HOA pays gas)

(Specify exceptions or write "none")

which shall be paid for by Landlord. If any utilities

are not separately metered, Tenant shall pay Tenant's proportional share thereof as reasonably determined by Landlord.

7. **CONDITION:** Tenant has examined the Premises, all furniture, furnishings, and appliances, if any, and fixtures, including smoke detector. Tenant acknowledges that those items are clean and in operative condition, with the following exceptions: Any exceptions shall be in writing & delivered to Agency within seven days

8. **OCCUPANTS:** The Premises are for the sole use as a personal residence by the following named persons only: Robert Cipriano

9. **PETS:** No animal or pet shall be kept on or about the Premises without Landlord's prior written consent, except: None

10. **LIQUID-FILLED FURNITURE:** Tenant shall not use or have liquid-filled furniture on the Premises unless Tenant first gives proof of compliance to Landlord's reasonable satisfaction, including increased security deposit, under Civil Code section 1940.5.

11. **RULES/REGULATIONS:** Tenant agrees to comply with all covenants, conditions and restrictions, bylaws, rules, regulations, and decisions of owners' association, or Landlord, which are at any time posted on the Premises or delivered to Tenant. Tenant shall pay any fines or charges imposed by owners' association, or other authorities, due to any violation by Tenant, or the guests or licensees of Tenant. Tenant shall not, and shall ensure that guests and licensees of Tenant shall not, disturb, annoy, endanger, or interfere with other tenants of the building or neighborhood or use the Premises for any unlawful purposes, including, but not limited to, using, manufacturing, selling, storing, or transporting illicit drugs or other contraband, or violate any law or ordinance, or commit waste or a nuisance upon or about the Premises.

2. RENT. TERM: Tenant agrees to pay rent monthly, at the rate of \$ 500.00 in advance, on the 28TH of each calendar month. The term begins on JULY 28TH, 19 98 ("Commencement Date"), as ☐ A month-to-month tenancy, which may be terminated by either party, by giving written notice to the other at least 30 days prior to the intended termination date; or ☒ B lease ending February 28, 19 99, with a total rent of \$ 3,500.00 month; installments as above; or, \$1,060.00 Prior to occupancy representing Rent \$500.00, ☒ C Security Deposit \$525.00, Gate Geni Deposit \$35.00.

3. LATE CHARGE: Tenant acknowledges that late payment of rent may cause Landlord to incur costs and expenses, the exact amount of which are extremely difficult and impractical to determine. These costs may include, but are not limited to, processing and accounting expenses, late charges that may be imposed on Landlord by terms of any loan secured by the Premises, costs for additional attempts to collect rent, and preparation of notices. Therefore, if any installment of rent due from Tenant is not received by Landlord within 5 calendar days after date due, Tenant shall pay to Landlord an additional sum of \$ 25.00 as a late charge which shall be deemed additional rent. Landlord and Tenant agree that this late charge represents a fair and reasonable estimate of the costs that Landlord may incur by reason of Tenant's late payment. Any late charge due shall be paid with the current installment of rent. Landlord's acceptance of any late charge shall not constitute a waiver as to any default of Tenant, or prevent Landlord from exercising any other rights and remedies under this Agreement, and as provided by law.

4. PAYMENT: The rent shall be paid to Palm Springs Rental Agency, at _____ (Name)

225 S. Civic Drive #7, Palm Springs, CA 92262
(Address, City, State, Zip Code)

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Water, trash (HOA pays gas) which shall be paid for by Landlord. If any utilities (Specify exceptions or write "none")

are not separately metered, Tenant shall pay Tenant's proportional share thereof as reasonably determined by Landlord.

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8. OCCUPANTS: The Premises are for the sole use as a personal residence by the following named persons only: Robert Cipriano

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11. RULES/REGULATIONS: Tenant agrees to comply with all covenants, conditions and restrictions, bylaws, rules, regulations, and decisions of owners' association, or Landlord, which are at any time posted on the Premises or delivered to Tenant. Tenant shall pay any fines or charges imposed by owners' association, or other authorities, due to any violation by Tenant, or the guests or licensees of Tenant. Tenant shall not, and shall ensure that guests and licensees of Tenant shall not, disturb, annoy, endanger, or interfere with other tenants of the building or neighborhood or use the Premises for any unlawful purposes, including, but not limited to, using, manufacturing, selling, storing, or transporting illicit drugs or other contraband, or violate any law or ordinance, or commit waste or a nuisance upon or about the Premises.

Landlord and Tenant acknowledge receipt of copy of this page, which constitutes Page 1 of 2 Pages.
Landlord's Initials (_____) (_____) Tenant's Initials (_____) (RC)

THIS STANDARDIZED DOCUMENT HAS BEEN APPROVED BY THE CALIFORNIA ASSOCIATION OF REALTORS' (C.A.R.) IN FORM ONLY. NO REPRESENTATION IS MADE AS TO THE APPLICABILITY OF THE FORM OR ANY SUPPLEMENTS NOT CURRENTLY PUBLISHED BY C.A.R. OR THE LEGAL VALIDITY OR ADEQUACY OF ANY PROVISION IN ANY SPECIFIC TRANSACTION. IT SHALL NOT BE USED WITH EXTENSIVE RIDERS OR ADDITIONS.

A REAL ESTATE BROKER IS THE PERSON QUALIFIED TO ADVISE ON REAL ESTATE TRANSACTIONS. IF YOU DESIRE LEGAL OR TAX ADVICE, CONSULT AN APPROPRIATE PROFESSIONAL.

The copyright laws of the United States (17 U.S.C.) forbid the unauthorized reproduction of this form by any means including facsimile or computerized formats.

Copyright © 1994-1995 CALIFORNIA ASSOCIATION OF REALTORS' 525 South Wilcox Avenue, Los Angeles, California 90020
REVISED 2/95

OFFICE USE ONLY

Reviewed by Broker or Designee: _____

Date: _____



2. **MAINTENANCE/DAMAGE/INSURANCE:** Tenant shall properly use, operate, and care for all appliances, and all electrical, gas, and plumbing fixtures, and shall keep them as clean and in good working order as their condition permits. Tenant shall immediately notify Landlord of any damage, and shall pay for all repairs or replacements caused by Tenant, or the guests or invitees of Tenant, excluding ordinary wear and tear. Tenant's personal property is not insured by Landlord.

13. **ALTERATIONS:** Tenant shall not paint, wallpaper, add or change locks, or make any other alterations to the Premises without Landlord's prior written consent. Tenant acknowledges receipt of:

- | | |
|--|---|
| ☒ 1 set key(s) to Premises, | ☒ One gate geni |
| ☒ 1 key(s) to mailbox, | ☐ |
| ☒ 1 key(s) to common area(s), | ☐ |
| ☐ remote control device(s) for garage door opener(s). | |

Tenant may not re-key existing locks or opening devices unless Tenant immediately delivers copies of all keys to Landlord. Tenant shall pay all costs related to loss of any keys or devices, including charges imposed by any owners' association.

14. **ENTRY:** Tenant shall make the Premises available to Landlord, authorized agent, or representative, for the purpose of entering to make necessary or agreed repairs, decorations, alterations, or improvements, or to supply necessary or agreed services, or to show the Premises to prospective or actual purchasers, tenants, mortgagees, lenders, appraisers, or contractors. Landlord and Tenant agree that four hours notice (oral or written) shall be reasonable and sufficient notice. In an emergency, Landlord, authorized agent, or representative may enter the Premises, at any time, without prior notice.

15. **ASSIGNMENT/SUBLETTING:** Tenant shall not let or sublet all or any part of the Premises, or assign this Agreement or any interest in it. Any assignment, letting, or subletting that violates this paragraph shall be void. Landlord's acceptance of rent from a person other than the named Tenant shall not be a waiver of this paragraph.

16. **POSSESSION:** If Tenant abandons or vacates the Premises, Landlord may terminate this Agreement and regain lawful possession. If Landlord is unable to deliver possession of the Premises on the Commencement Date, the Commencement Date shall be extended to the date on which possession is made available to Tenant. If Landlord is unable to deliver possession within 10 (or ☐) calendar days after the agreed Commencement Date, Tenant may terminate this Agreement by giving written notice to Landlord, and shall receive a refund of all rent and security deposit paid.

17. **HOLDING OVER:** Any holding over after the term of this Agreement expires, with Landlord's consent, shall create a month-to-month tenancy, which may be terminated by either party, by giving written notice to the other, at least 30 days prior to the intended termination date. Rent shall be at a rate equal to the rent for the immediately preceding month, payable in advance. All other terms and conditions of this Agreement shall remain in full force and effect.

18. **ATTORNEY'S FEES:** In any action or proceeding arising out of this Agreement, the prevailing party shall be entitled to reasonable attorney's fees and costs.

19. **WAIVER:** The waiver of any breach shall not be construed as a continuing waiver of the same or any subsequent breach.

20. **NOTICE:** Notices to Landlord or Manager may be served at 225 S. Civic Dr #7, Palm Springs, CA 92262.
Notices to Tenant may be served at 280 S. Avenida Caballeros #236, Palm Springs, CA 92262.

21. **TENANCY STATEMENT (ESTOPPEL CERTIFICATE):** Tenant shall execute and deliver a tenancy statement (estoppel certificate) submitted by Landlord, within 24 hours after receipt, acknowledging that this Agreement is unmodified and in full force, or in full force as modified, and stating the modifications. Failure to comply shall be deemed Tenant's acknowledgement that the certificate submitted by Landlord is true and correct and may be relied upon by a lender or purchaser. (C.A.R. Form TS-14 SHALL SATISFY THIS REQUIREMENT.)

22. **JOINT AND INDIVIDUAL OBLIGATIONS:** If there is more than one Tenant, each one shall be individually and completely responsible for the performance of all obligations of Tenant under this Agreement, jointly with every other Tenant, and individually.

23. **SUPPLEMENTS/OTHER TERMS AND CONDITIONS:** A \$15.00 charge for returned checks.
Fireplace is not to be used. Security System is not connected. If Tenant
wants his name connected to the front gate the fee is \$35.00. The T.V. Cable
bill will remain in Owners name & Tenant will reimburse Owner upon receipt
of monthly bill. Tenant can purchase other channels on the T.V. in his own
name. At departure Tenant will release Telephone Number back to the Owner.

The following ATTACHED supplements are incorporated in this Agreement: _____

24. **TENANT REPRESENTATIONS; CREDIT:** Tenant warrants that all statements in Tenant's rental application are accurate. Tenant authorizes Landlord and Broker(s) to obtain Tenant's credit report at the time of the application and periodically during the tenancy, in connection with approval, modification, or enforcement of this Agreement. Landlord may cancel this Agreement, (a) before occupancy begins, upon disapproval of the credit report(s), or (b) at any time, upon discovering that information in Tenant's application is false. A negative credit report reflecting on Tenant's record may be submitted to a credit reporting agency if Tenant fails to fulfill the terms of payment and other obligations under this Agreement.

25. **ENTIRE CONTRACT:** Time is of the essence. All prior agreements between Landlord and Tenant are incorporated in this Agreement which constitutes the entire contract. It is intended as a final expression of the parties' agreement with respect to the general subject matter covered and may not be contradicted by evidence of any prior agreement or contemporaneous oral agreement. The parties further intend that this Agreement constitutes the complete and exclusive statement of its terms and that no extrinsic evidence whatsoever may be introduced in any judicial or other proceeding, if any, involving this Agreement.

26. **AGENCY CONFIRMATION:** The following agency relationship(s) are hereby confirmed for this transaction:
Listing Agent: Palm Springs Rental Agency

(Print Firm Name)

is the agent of (check one)

or actual purchasers, tenants, mortgagees, lessors, appraisers, or contractors (written) shall be reasonable and sufficient notice. In an emergency, Landlord, authorized agent, or representative may enter the Premises, at any time, without prior notice.

15. **ASSIGNMENT/SUBLETTING:** Tenant shall not let or sublet all or any part of the Premises, or assign this Agreement or any interest in it. Any assignment, letting, or subletting that violates this paragraph shall be void. Landlord's acceptance of rent from a person other than the named Tenant shall not be a waiver of this paragraph.
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22. **JOINT AND INDIVIDUAL OBLIGATIONS:** If there is more than one Tenant, each one shall be individually and completely responsible for the performance of all obligations of Tenant under this Agreement, jointly with every other Tenant, and individually.
23. **SUPPLEMENTS/OTHER TERMS AND CONDITIONS:** A \$15.00 charge for returned checks. Fireplace is not to be used. Security System is not connected. If Tenant wants his name connected to the front gate the fee is \$35.00. The T.V. Cable bill will remain in Owners name & Tenant will reimburse Owner upon receipt of monthly bill. Tenant can purchase other channels on the T.V. in his own name. At departure Tenant will release Telephone Number back to the Owner.

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24. **TENANT REPRESENTATIONS; CREDIT:** Tenant warrants that all statements in Tenant's rental application are accurate. Tenant authorizes Landlord and Broker(s) to obtain Tenant's credit report at the time of the application and periodically during the tenancy, in connection with approval, modification, or enforcement of this Agreement. Landlord may cancel this Agreement, (a) before occupancy begins, upon disapproval of credit report(s), or (b) at any time, upon discovering that information in Tenant's application is false. A negative credit report reflecting on Tenant's record may be submitted to a credit reporting agency if Tenant fails to fulfill the terms of payment and other obligations under this Agreement.
25. **ENTIRE CONTRACT:** Time is of the essence. All prior agreements between Landlord and Tenant are incorporated in this Agreement which constitutes the entire contract. It is intended as a final expression of the parties' agreement with respect to the general subject matter covered and may not be contradicted by evidence of any prior agreement or contemporaneous oral agreement. The parties further intend that this Agreement constitutes the complete and exclusive statement of its terms and that no extrinsic evidence whatsoever may be introduced in any judicial or other proceeding, if any, involving this Agreement.
26. **AGENCY CONFIRMATION:** The following agency relationship(s) are hereby confirmed for this transaction:
Listing Agent: Palm Springs Rental Agency (Print Firm Name) is the agent of (check one)
☐ the Landlord exclusively; or ☒ both the Tenant and Landlord.
Leasing Agent: _____ (if not same as Listing Agent) is the agent of (check one)
☐ the Tenant exclusively; or ☐ the Landlord exclusively; or ☐ both the Tenant and Landlord

27. **ACKNOWLEDGEMENT:** The undersigned have read the foregoing prior to execution and acknowledge receipt of a copy.

Landlord _____ Date 7/27/98
(or authorized agent) Agent for:

Landlord Van Ludo Date _____
(or authorized agent)

Tenant _____ Date _____

Tenant [Signature] Date 7/28/98

EXHIBIT "21"

EXHIBIT "21"

Initial: 

Receipt

Date

7/28/98

No. 03979

RECEIVED FROM

Molon & Kalbrin

\$1060⁰⁰

FOR RENT

FOR

One thousand sixty & no/100
1st Months rent, sec Dep & gate ami

DOLLARS

FROM

July 28

50440/432

TO

August 28, 1998

ACCOUNT

cash

PAYMENT

1060⁰⁰ X

check

BALANCE DUE

money
orderPalm Springs Rental Agency
Nancy Zachary

TC2701

Receipt

Date

7/28/98

No. 03980

RECEIVED FROM

Robert Cipriano

\$14⁰⁰

FOR RENT

FOR

Fourteen Dollars & no/100
Credit Check for Kendrick Molon

DOLLARS

FROM

ACCOUNT

X cash

PAYMENT

14⁰⁰

check

BALANCE DUE

money
order

TO

Palm Springs
Rental Agency

BY

Nancy Zachary

TC2701

EXHIBIT "22"

EXHIBIT "22"

Initial: 

CHANGE-OF-ADDRESS CONFIRMATION

This letter is to confirm that the US Postal Service has received the following PERMANENT Change-of-Address Order from you. We will begin forwarding your mail to your NEW address on the following START DATE you provided AUG 3, 1998.

OLD ADDRESS

ROBERT JOHN CIPRIANO
1100 E RACQUET CLUB RD
PALM SPRINGS CA 92262-2314

Mail will be forwarded to the new address for the following individual only:

ROBERT JOHN CIPRIANO

NEW ADDRESS

|||||
ROBERT JOHN CIPRIANO
280 S AVENIDA CABALLEROS APT 236
PALM SPRINGS CA 92262-6752

It is important for you to examine the above OLD and NEW address information. If any of the information is NOT correct or if you did NOT authorize this Change-of-Address Order, please call the post office that serves your old address at (800) 275-8777 immediately.



Common Questions and Answers About Moving

- Q. What should I do if I am not yet receiving mail at my new address?
- A. If it is more than a week after the start date of your move and no mail has arrived, call your OLD POST OFFICE at (800) 275-8777. They may instruct you to call your NEW POST OFFICE, which can be reached at (800) 275-8777. Be sure to ask for the names of those helping you so you can call them back if necessary.
- Q. How should I let my friends, family members, magazine publishers, and business correspondents know of my new address?
- A. Usually, magazines and business correspondence contain cards or instructions to inform them of your new address and the date you will be moving. In addition, your local post office can supply you, free of charge, with postcards that you can use as a convenient way to notify anyone of your new address and the date of your move.
- Q. Do I need to register to vote?
- A. Yes, except for residents of North Dakota. Even previously registered voters need to reregister after they move (or if they change their last name). For information, see your local Supervisor of Elections at least 30 days before the next election.

Thank you for using the US Postal Service and for giving us the opportunity to serve you.

EXHIBIT "23"

EXHIBIT "23"

Initial:

AL

MOXON & KOBRIN

ATTORNEYS AT LAW
6255 SUNSET BOULEVARD
SUITE 2000

LOS ANGELES, CALIFORNIA 90028-6329
TELEPHONE (213) 993-4435
TELECOPIER (213) 993-4436

KENDRICK L. MOXON
HELENA K. KOBRIN

ALSO ADMITTED IN
THE DISTRICT OF COLUMBIA

ALSO ADMITTED IN
FLORIDA

OF COUNSEL

AVA PAQUETTE
JEANNE M. GAVIGAN

August 6, 1998

Robert Cipriano
280 South Avenida Caballeros
No. 236
Palm Springs, CA 92262

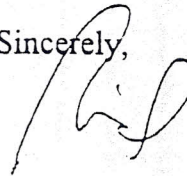
Dear Rob,

Please find a copy of a letter and stipulation form from New Jersey counsel, Lloyd Levenson. As we discussed with him on the phone last week, he has made a tentative agreement with the probation department that if the civil consent order is entered, they will jointly seek to vacate the warrant and probation violation against you. In any event, the consent order was required by the sentencing and should have been entered years ago.

You need to sign these documents where indicated and send them to Levenson. I have enclosed a federal express slip for that purpose. Just take it to a local fedex office and use this slip.

Hopefully this will lead to handling the existing New Jersey problems. Feel free to call Lloyd Levenson directly to discuss any of these details with him, although I would of course be happy to be on the line and think that might help to expedite matters. Call me if you have any questions.

Sincerely,



Kendrick Moxon

609-344-3161

EXHIBIT "24"

EXHIBIT "24"

Initial:

RL

MOXON & KOBRIN

ATTORNEYS AT LAW
6255 SUNSET BOULEVARD
SUITE 2000
LOS ANGELES, CALIFORNIA 90028-6329
TELEPHONE (213) 993-4435
TELECOPIER (213) 993-4436

KENDRICK L. MOXON
HELENA K. KOBRIN

ALSO ADMITTED IN
THE DISTRICT OF COLUMBIA

ALSO ADMITTED IN
FLORIDA

OF COUNSEL

AVA M. PAQUETTE
JEANNE M. GAVIGAN

September 3, 1998

Robert Cipriano
Caballeros Estates
280 S. Avenida Caballeros, #236
Palm Springs, CA 92262

Rob:

The reason your phone was disconnected is because you have an old bill with Pac Bell which was never paid, which GTE had access to. Unless the \$368.00 deposit is paid to GTE, your phone will not be turned back on again. Enclosed is a check for the deposit which you need to take to GTE immediately at the following address:

GTE
Smoke Tree Village Shopping Center
1775 East Palm Canyon Drive
Palm Springs, CA 92264

Let them know that this money is for the deposit, not for the existing bill.

I also enclose \$48.00 for the existing bill, which you can pay at the same time. They will then turn your phone on immediately.

Please call me right away. I need to go over some other business with you.

Call into Judy at my office and she will be happy to connect you.

Sincerely



Rick

RM:jjr

EXHIBIT "25"

EXHIBIT "25"

Initial:

AL

Subject: [Fwd: Incorporation]
Date: Tue, 15 Dec 1998 12:13:56 -0800
From: Robert Cipriano <icongroup@earthlink.net>
Reply-To: www.worldconcertsinc.com
Organization: The Day Of The Child World Concert's Inc.
To: icongroup@earthlink.net

Subject: Incorporation
Date: Tue, 01 Sep 1998 23:44:45 -0700
From: Kendrick Moxon <kmoxon@earthlink.net>
To: icongroup@earthlink.net

Rob,

I was not able to get through to you today on the incorporation papers. If the Nevada firm comes through, send them the information on the name of the corporation, address, etc. I can be listed as an incorporator if you wish, or else if can just be you and Leslie. I will be out of town until Saturday, but call my secretary Judy Ross and she can fedex a check to the firm in Nevada to get the papers put together. I'll be in the office for a very short time after the hearing Wednesday, but ask Judy to page me if you need anything else. I have some definite prospects when we get this filed as a non-profit.

Regarding the agreement, if you can do a draft and e-mail it to me, I may be able to access it while I am gone. Otherwise I may be able to just get a fax so we can get it back to CCA.

Rick

Subject: Re: Contract

Date: Tue, 08 Sep 1998 20:11:00 -0700

From: Kendrick Moxon <kmoxon@earthlink.net>

To: Robert Cipriano <icongroup@earthlink.net>

Dear Leslie,

Well you are certainly doing it right. You'll be an old pro in no time and Robert will have to drag you away from the machine.

Rick

Robert Cipriano wrote:

>
> THANK YOU RICK. THIS IS LESLIE...THIS IS MY FIRST TIME ON THE INTERNET. HOW AM I
> DOING ?

>
> Kendrick Moxon wrote:

>
> Rob,

>
> I think a few points need to be added, changed or considered in the CCA
> agreement, as follows:

>
> 2nd paragraph, the two sentences can be combined to make one purpose or
> else two purposes in one sentence. Its duplicative now.

>
> 5th par., we should delete "501(C)(3)" so it does not seem to emphasize
> that you are NOT a 501(c)(3).

>
> 6th paragraph, should be "are" instead of "our"

>
> In numbered par. 2), do you want to note that other charities may be
> added as recipients if both parties agree?

>
> Numbered par. 3, should read, "as is customary in other ..."

>
> Numbered par. 4. You may not want to press conferences immediately until
> the NT cases is handled. In any event, you probably do not need to
> obligate yourself to do so but retain the ability to do them or not as
> you wish. I would therefore strike the second sentence.

>
> Numbered par. 5, should therefore probably say"... through press outlets
> and media contacts."

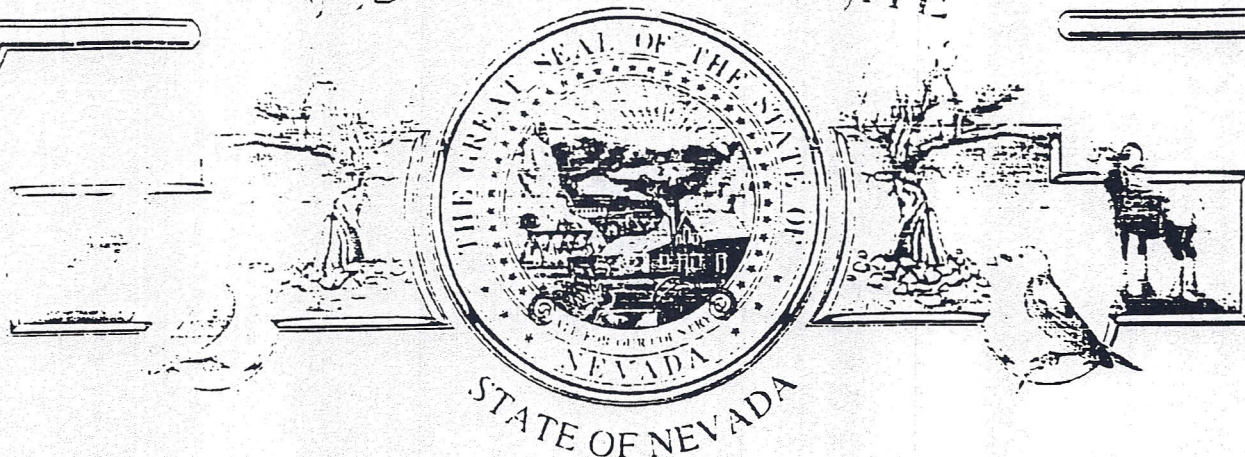
Para. 14, 15 and 16 add up to 100%. The figures must not reflect what
you intended.

There is nothing on CCA handling the finances, accepting the donations,
doing the audits, and paying you the costs back to you. I'm not as
clear on how this would work as you are. Could you give it a whack and
see what you can come up with, or at least write up what you intended,
and we can edit it from there.

I'll be home tonight. Call me if you want to go over this, or if you
have any questions.

Please send me copies of the corporate papers so I can put together a
tax exemption application.

SECRETARY OF STATE



CORPORATE CHARTER

I, DEAN HELLER, the duly elected and qualified Nevada Secretary of State, do hereby certify that **THE DAY OF THE CHILD WORLD CONCERT, INC., A NON-PROFIT CORPORATION** did on **SEPTEMBER 3, 1998**, file in this office the original Articles of Incorporation; that said Articles are now on file and of record in the office of the Secretary of State of the State of Nevada, and further, that said Articles contain all the provisions required by the law of said State of Nevada.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the Great Seal of State, at my office, in Las Vegas, Nevada, on **SEPTEMBER 3, 1998**.

Dean Heller

Secretary of State

By

Angela Sabarwal

Certification Clerk

OFFICERS/DIRECTORS AGENT OF

FILE NUMBER

INCORPORATION DATE: 9/4/98
THE DAY OF THE CHILD WORLD CONCERT, INC.
A NEVADA NON-PROFIT CORPORATION FOR THE FILING PERIOD 9/98

21081-53
TO 9/99

The Corporation's duly appointed Resident Agent in the
State of Nevada upon whom process can be served is:

LEGAL FORMS +
4601 West Sahara, Suite L
Las Vegas, Nevada 89102

FOR OFFICE USE ONLY

FILED (DATE)

FILED

OCT 16 1998

Dean Heller
Secretary of State

☐ IF THE ABOVE INFORMATION IS INCORRECT, PLEASE CHECK THIS BOX AND A CHANGE OF
RESIDENT AGENT/ADDRESS FORM WILL BE SENT.

PLEASE READ INSTRUCTIONS BEFORE COMPLETING AND RETURNING THIS FORM.

1. Print or type names and addresses, either residence or business, for all officers and directors. A president, secretary, treasurer and at least one director must be named.
2. Have an officer sign the form. FORM WILL BE RETURNED IF UNSIGNED.
3. Return the completed form with the \$15.00 filing fee. A \$5.00 penalty must be added for failure to file this form within 60 days from the date of incorporation.
4. Make your check payable to the Secretary of State. If you need a receipt, enclose a self-addressed stamped envelope. To receive a certified copy, enclose a copy of this completed form, an additional \$10.00 and appropriate instructions.
5. Return the completed form to: Secretary of State, Capitol Complex, Carson City, NV 89710. (702) 687-5105

FILING FEE: \$15.00

LATE PENALTY: \$5.00

THIS FORM MUST BE FILED 60 DAYS FROM THE DATE OF INCORPORATION

NAME ROBERT J. CIPRIANO		TITLE(S) PRESIDENT	
PO BOX #236	STREET ADDRESS 280 South Caballeros	CITY Palm Springs	ST CA
		ZIP 92262	
NAME LESLIE K. LAMBORN		TITLE(S) SECRETARY	
PO BOX #236	STREET ADDRESS 280 South Caballeros	CITY Palm Springs	ST CA
		ZIP 92262	
NAME KENDRICK L. MOXON		TITLE(S) TREASURER	
PO BOX #236	STREET ADDRESS 280 South Caballeros	CITY Palm Springs	ST CA
		ZIP 92262	
NAME ROBERT J. CIPRIANO		TITLE(S) DIRECTOR	
PO BOX #236	STREET ADDRESS 280 South Caballeros	CITY Palm Springs	ST CA
		ZIP 92262	
NAME LESLIE K. LAMBORN		TITLE(S) DIRECTOR	
PO BOX #236	STREET ADDRESS 280 South Caballeros	CITY Palm Springs	ST CA
		ZIP 92262	
NAME KENDRICK L. MOXON		TITLE(S) DIRECTOR	
PO BOX #236	STREET ADDRESS 280 South Caballeros	CITY Palm Springs	ST CA
		ZIP 92262	

I hereby certify this 60 day list.

X Signature of officer

Robert J. Cipriano

Title(s) President

Date 9/11/98

STATE OF NEVADA DEPARTMENT OF STATE NOTARIAL PUBLIC

SECRETARY OF STATE OF THE
STATE OF NEVADA

(PURSUANT TO NRS 82)

By:

SEP 03 1998

121081-1998

STATE OF NEVADA
Secretary of State

(For filing office use)

DEAN HELLES, SECRETARY OF STATE

IMPORTANT: Read instructions on reverse side before completing this form.
TYPE OR PRINT (BLACK INK ONLY)

1. NAME OF CORPORATION: THE DAY OF THE CHILD WORLD CONCERT, INC., a nonprofit corporation.
2. RESIDENT AGENT: Designated resident agent and his STREET ADDRESS in Nevada where process may be served)

Name of Resident Agent: LEGAL FORMS +

Street Address 4601 WEST SAHARA, STE. L, LAS VEGAS, NEVADA NV 89102
Street No. Street Name City Zip

3. PURPOSE: ANY LAWFUL ACTIVITY

4. GOVERNING BOARD: shall be styled as (check one) ☒ Directors ☐ Trustees.

The FIRST BOARD OF DIRECTORS shall consist of 3 members. The names and addresses are as follows (attached additional page if necessary):

Kendrick Moxon 280 South Caballeros, #236, Palm Springs, CA 92262
Name Address City/State/Zip

Robert J. Cipriano 280 South Caballeros, #236, Palm Springs, CA 92262
Name Address City/State/Zip

Leslie K. Lamborn 280 South Caballeros, #236, Palm Springs, CA 92262
Name Address City/State/Zip

Provisions to change the number of directors: AS SPECIFIED IN THE BY-LAWS

5. OTHER MATTERS: This form includes the minimal statutory requirements to incorporate under NRS 82. You may attach additional information pursuant to NRS 82.091 or any other information you deem appropriate. If any of the additional information is contradictory to this form, it cannot be filed and will be returned to you for correction. Number of pages attached 1.

6. SIGNATURES OF INCORPORATORS: Indicate the names and addresses of each incorporator signing the articles: (Each signature must be notarized. Attach additional pages if there are more than two incorporators.)

Name (print)
Address City/State/Zip
Signature

State of _____ Country of _____

This instrument was acknowledged before me on _____, 19____, by _____

Name of Person
as incorporator
of _____
(name of party on behalf of whom instrument was executed)

Notary Public Signature

(affix notary stamp or seal)

VICKI KERNS

Name (print)
4601 W. Sahara, #L, L.V., NV 89102
Address City/State/Zip
Signature

State of Nevada Country of Clark

This instrument was acknowledged before me on September 2, 1998, by _____

Vicki Kerns

Name of Person
as incorporator
of The Day of the Child World Concert Inc
(name of party on behalf of whom instrument was executed)

Notary Public Signature



CERTIFICATE OF ACCEPTANCE OF APPOINTMENT OF RESIDENT AGENT

LEGAL FORMS +

hereby accept appointment as Resident Agent for the _____

Lythia L Reed pres LFT
Signature of Resident Agent

9/2/98
Date

Said corporation is organized exclusively for charitable, religious, educational, and scientific purposes, including, for such purposes, the making of distributions to organizations that qualify as exempt organizations under Section 501(c)(3) of the Internal Revenue Code, or corresponding section of any future federal tax code.

No part of the net earnings of the corporation shall inure to the benefit of, or be distributable to its members, trustees, officers, or other private persons, except that the corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in the purpose clause hereof. No substantial part of the activities of the corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the corporation shall not participate in, or intervene in (including the publishing or distribution of statements) any political campaign on behalf of any candidate for public office. Notwithstanding any other provision of this document, the organization shall not carry on any other activities not permitted to be carried on by [a] an organization exempt from federal income tax under section 501(c)(3) of the Internal Revenue Code, or any corresponding section of any future federal tax code, or [b] an organization, contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code, or any corresponding future tax code.

Upon the dissolution of the corporation, assets shall be distributed for one or more exempt purposes within the meaning of section 501(c)(3) of the Internal Revenue Code, or any corresponding section of any future federal tax code, or shall be distributed to the federal government, or to a state or local government, for a public purpose. Any such assets not disposed of shall be disposed of a court of competent jurisdiction in the county in which the principal office of the corporation is then located, exclusively for such purposes or to such organization or organizations, as said court shall determine, which are organized and operated exclusively for such purposes.

STATE OF NEVADA
Secretary of State

I hereby certify that this is a
true and complete copy of
the document as filed in this
office.

SEP 03 '98

Dean Heller

DEAN HELLER
Secretary of State

By

[Signature]

BYLAWS
OF
DAY OF THE CHILD WORLD CONCERT, INC.
(a Nonprofit Public Benefit Corporation formed
and operated pursuant to the laws of the State
of Nevada)

PREAMBLE

DAY OF THE CHILD WORLD CONCERT, INC. (hereinafter referred to as "the corporation") having incorporated for charitable purposes under the Nonprofit Corporation Law of the State of Nevada does by these Bylaws prescribe the manner in which the purposes of its incorporation shall be accomplished.

ARTICLE I

Definition of Terms

1.1. "Articles" shall mean the Articles of Incorporation of this corporation filed on September 3, 1998 as may be amended from time to time.

1.2 "Bylaws" shall mean the code of rules prescribed herein which are to be used, adopted and recognized for the regulation and management of the affairs of the corporation.

1.3 "Notice" shall mean written notice actually received by the prescribed recipient not less than three (3) days prior to the event of which notice is given, or written notice mailed to the prescribed recipient of the notice, by first class mail, not less than five (5) days prior to the event of which notice is given.

1.4 "Mailed" shall mean deposited in the United States mail, postage prepaid, addressed according to the records of the corporation.

1.5 Unless the context in which they are used clearly requires otherwise, terms denoting number shall include both the singular and the plural, and terms denoting gender shall include all of the masculine, the feminine, and the neuter.

ARTICLE II

Purposes

The corporation is organized exclusively for charitable purposes including supporting needy children and raising funds in support of children's charities.

ARTICLE III

Membership

The corporation shall have no members.

ARTICLE IV

Trustees

Section 4.1. The corporation shall have no trustees.

ARTICLE V

Board of Directors

Section 5.1 Function and Authority of the Board.

5.1.1 Generally. The activities and affairs of the Corporation shall be managed and conducted, and all corporate powers shall be exercised, by or under the direction of a Board of Directors. The Directors in general shall have all applicable powers conferred, permitted, or authorized by law as directors of a nonprofit public benefit corporation, including the power to purchase, lease, encumber by mortgage or deed of trust, sell, pledge and convey property of the Corporation, and to borrow funds for the use and benefit of the Corporation. Each Director shall have access at all times to the books and records of the Corporation.

5.1.2 Particular Functions. More particularly, and without limiting its power and authority in general, the Board of Directors may, in its sole discretion:

- (1) Borrow money and incur indebtedness on behalf of the Corporation, and cause to be executed and delivered on behalf of the Corporation, in the corporate name, promissory notes, bonds, debentures, deeds of trust, mortgages, pledges, hypothecations, or other evidences of debt and securities;
- (2) Make and perform such contracts as are necessary or convenient to attain or further the purposes and objects of the Corporation, as set forth in the Articles and in these bylaws;
- (3) Delegate to the Corporation's officers, or to their agents, regular and special duties of the Board of Directors, the delegation of which is permitted by law and consistent with the Articles;

(4) Publish and disseminate books, periodicals, pamphlets, films, tapes and pictures in furtherance of the purposes of the corporation; and

(5) Change the principal office of the Corporation from one location to another, and establish and locate subsidiary offices of the Corporation;

5.1.3 Special Duty of the Board. It shall be a special duty of the Board of Directors to assure:

(1) That no part of the net income or assets of the Corporation inures to the benefit of any person;

(2) That no substantial part of the activities of the corporation are directed to influencing legislation by propaganda or otherwise;

(3) That the Corporation and its agents refrain from participation or intervention in any political campaign on behalf of or in opposition to any candidate for public office or for or against any cause or measure being submitted to the people for a vote.

(4) That the property, assets and net income of the Corporation remain irrevocably dedicated to charitable purposes; and

(5) That, upon the dissolution and winding up of the Corporation, and after payment or adequate provision is made for debts and obligations the remaining assets shall be distributed to one or more organizations which are described in Section 501(c)(3) of the Internal Revenue Code and which are organized and operated for charitable purposes;

Section 5.2 Election, Tenure and Compensation

5.2.1 Election and Tenure: The initial Directors of the Corporation shall be selected by its incorporator. Thereafter, Directors shall be elected by the Directors who shall elect one of the Directors as Chairman of the Board. Regular elections of Directors shall be held at the annual meeting of the Directors. Special elections may be held as necessary to fill vacancies on the Board of Directors. Directors shall hold office until the next annual meeting of the Trustees and until a successor has been elected and qualified. Directors may be re-elected.

5.2.2 No Compensation. Directors shall receive no compensation for their services as Directors, but shall be entitled to reimbursement for reasonable expenses incurred on behalf of the corporation, in their capacities as Directors.

5.2.3 Removal of Directors. A Director may be removed by a majority vote of the Board of Directors with or without cause.

5.2.4 Vacancies. A vacancy or vacancies in the Board of Directors shall be deemed to exist upon (i) the death, resignation, or removal of any Director or (ii) an increase in the authorized number of directors

5.2.5 Resignations. Except as provided in this paragraph, any Director may resign, which resignation shall be effective on giving written notice to the President, the Secretary, or the Board of Directors, unless the notice specifies a later time for the resignation to become effective. If the resignation of a Director is effective at a future time, the Directors may elect a successor to take office when the resignation becomes effective. No Director may resign when the Corporation would then be left without a duly elected Director or Directors in charge of its affairs.

Section 5.3 Number and Qualification of Directors. The authorized number of Directors shall be three (3) until changed by an amendment to this Section 5.3 duly adopted by a unanimous vote of the Directors.

Section 5.4 Qualifications. In order to serve as a Director and in order to continue to serve as a Director, each Director shall be a person who possesses and continues to possess the following qualities and attributes. That is to say, a person may serve and continue to serve as a Director only so long as he is and remains:

- a. In agreement with the goals and purposes of the corporation;
- b. Is legally competent; and
- c. Has attained the age of majority.

Section 5.5 Meetings of Directors

5.5.1 Call of Special Meetings. Special meetings of the Board of Directors may be called by the Chairman or by any two Directors, or by the President.

5.5.2 Notice of Meetings Notice of all special meetings of the Board of Directors, or of an annual or regular meeting to be held at a time or place other than a time or place fixed by resolution of the Board of Directors, shall be given to each Director in writing.

5.5.3 Waiver of Notice. The transactions at any meeting of the Board, however, called, however noticed, and wherever held, are as valid as though taken at a meeting duly held after regular call and notice if a quorum is present, and if, either before

or after the meeting, any of the Directors not present sign a written waiver of notice and consent to the holding of such meeting. A Director shall be deemed to have waived notice and consented to the holding of a meeting, if he votes to approve the minutes thereof. All written waivers or consents shall be filed with the minutes of meetings of the Board of Directors. Notice of a meeting shall also be deemed given to any Director who attends a meeting without protesting, before or at its commencement, the lack of proper notice to him.

5.5.4 Quorum. A majority of the authorized number of Directors shall constitute a quorum of the Board of Directors for transaction of business or for taking of action which may be taken with less than unanimous consent of all Directors.

5.5.5. Minutes and Consents. The Directors shall cause records of actions taken at their meetings or by written consent to be kept with other records of the Board of Directors in a secure place.

5.5.6 Adjournment. A majority of the Directors present, whether or not a quorum is present, may adjourn any meeting of Directors to another time and place. Notice of the time and place of holding an adjourned meeting need not be given to absent Directors if the time and place is fixed at the meeting adjourned.

5.5.7 Regular, Annual and Special Meetings. Meetings of the Board of Directors shall be held no less often than annually. Meetings designated as annual meetings shall be held during the month of June of each year. Meetings other than annual meetings shall be called regular meetings or special meetings. The time and place of annual meetings may be fixed by unanimous resolution of the Board of Directors, and, once so fixed, shall not be subject to the notice requirements of subsection 5.5.2.

5.5.8 Use of Conference Telephones. The Board of Directors may meet through the use of conference telephone facilities or similar communications equipment, so long as all Directors participating in the meeting can hear and address one another. All such participants shall be deemed to be present in person at any such meeting.

5.5.9 Action Without a Meeting. Any action required or permitted to be taken by the Board of Directors may be taken without a meeting if all Directors consent in writing to that action. Such action by written consent shall have the same force and effect as a unanimous vote of the Directors.

ARTICLE VI

Officers of the Corporation

Section 6.1 Required Officers. Officers of the Corporation shall be elected by a majority vote of the Board of Directors at its annual meeting, and shall include a

President, a Secretary, and a Treasurer each of whom shall serve the pleasure of the Board. An officer may be a person who is also a Director. The Board of Directors may elect the same person to the offices of Secretary and Treasurer. Neither the Secretary nor the Treasurer shall concurrently serve as President of the Corporation.

Section 6.2 Optional Officers. The Board of Directors may elect one or more Vice-Presidents, and one or more Assistant Secretaries and Assistant Treasurers and such other subordinate officers as the Board of Directors shall from time to time deem appropriate.

Section 6.3 Duties of the Officers.

6.3.1 The President shall have general supervisory responsibility for the business and affairs of the Corporation, subject to the control of the Board of Directors, and shall perform all duties customary to that office in accordance with any policies and directives approved by the Board of Directors or as these Bylaws shall direct. The President shall be the Chief Executive Officer of the Corporation, to whom other officers and their agents shall report and be responsible for the proper performance of their duties.

6.3.2 The Vice-President, if any, shall carry out such duties on behalf of the Corporation as may be assigned to him by the Board of Directors or by the President. In the absence or disability of the President, the duties of the President shall be discharged by the Vice-President.

6.3.3. The Treasurer shall be the Chief Financial Officer of the Corporation and shall have custody of its corporate funds, books and financial records. The Treasurer shall have authority to receive and accept money, collect debts, open bank accounts, and make disbursements in the name of the Corporation. The Treasurer shall keep or cause to be kept books of account reflecting all business done by the Corporation and of all monies received and disbursed, and shall prepare or cause to be prepared financial statements at the request of the President or the Board of Directors. The Treasurer shall deposit all money and other valuables in the name and to the credit of the corporation, with such depositories as may be designated by the Board of Directors. The Treasurer shall disburse funds of the Corporation in accordance with the policies of the President and the Board of Directors. The Treasurer shall, whenever requested to do so by the President or Board of Directors, account for all transactions engaged in or authorized by him as Treasurer. The Treasurer shall perform such other duties as may be prescribed by the Board of Directors, these Bylaws, the Articles of by law.

6.3.4 The Assistant Treasurer, if any, shall carry out such duties on behalf of the Corporation as may be assigned or delegated to him by the Board of Directors, by the President, or by the Treasurer. In the absence or disability of the Treasurer, the Assistant Treasurer shall discharge the duties of the Treasurer.

6.3.5 The Secretary shall keep or cause to be kept records of all actions taken at meetings of the Trustees and by consent and at meetings of the Board of Directors, and of the meetings of any committee for which the Board requires that minutes be kept. The Secretary shall see that all notices are duly given in accordance with the provisions of these Bylaws or as required by law. The Secretary shall keep or cause to be kept, at the principal office of the Corporation, a copy of these Bylaws. The Secretary shall keep the seal of the Corporation and shall attest all certificates or other legal documents requiring certification on behalf of the Corporation. The Secretary shall perform any and all duties incident to the office of Secretary and such other duties as may be prescribed by the Board of Directors, the Articles, these Bylaws, or by law.

6.3.6 The Assistant Secretary, if any, shall carry out such duties on behalf of the Corporation as may be assigned or delegated to him by the Board of Directors, by the President, or by the Secretary. In the absence or disability of the Secretary, the Assistant Secretary shall discharge the duties of the Secretary.

Section 6.4 Removal of Officers. Subject to the rights, if any, of an officer under any contract of employment, any officer may be removed, with or without cause, by the Board of Directors, at any regular or special meeting of the Board.

Section 6.5 Resignation of Officers. Any officer may resign at any time by giving written notice to the Board of Directors. Any resignation shall take effect on the date of the receipt of that notice or at any later time specified in that notice; and, unless otherwise specified in that notice, the acceptance of the resignation shall not be necessary to make it effective. Any resignation is without prejudice to the rights, if any, of the Corporation under any contract to which the officer is a party.

Section 6.6 Vacancies in Office. A vacancy in any office because of death, resignation, removal, disqualification, or any other cause may be filled at any meeting of the Board of Directors

Section 6.7 Execution of Contracts. Contracts, instruments of conveyance or encumbrance, or other obligations of the Corporation shall be executed and delivered on behalf of the Corporation by any two (2) officers of the Corporation unless the Board of Directors provides otherwise by resolution.

ARTICLE VII

Liability of Directors and Officers

Trustees, Directors, officers and other agents of the corporation, and the property of such persons, shall not be subject to or chargeable with payment of Corporation debts or obligations. To the fullest extent permitted by the Nonprofit

Corporation Law (including the amendments thereto), the Corporation shall have authority to indemnify Directors, officers or other agents of the Corporation for expenses reasonably incurred by such persons as the result of their being made parties to legal proceedings. However, the Corporation shall have no authority to make any payment, including one to indemnify a Director, officer, or agent of the Corporation, the making of which would constitute any act of self-dealing were the Corporation classified as a private foundation. Rights of indemnification created herein in favor of Directors, officers, or other agents of the Corporation shall not be exclusive of other rights or remedies to which such persons may be entitled as a matter of law.

ARTICLE VIII

Principal Office

The principal office of the Corporation shall be located at such place, within or without the State of Nevada, as a majority of the Board of Directors may, in its discretion, determine from time to time.

ARTICLE IX

Seal

The Corporation may have a seal, the form of which shall be determined and adopted by the Board of Directors.

ARTICLE XI

Amendments

Unless otherwise provided in these Bylaws, these Bylaws may be amended or repealed and new Bylaws adopted by the Directors; provided that amended Bylaws or new Bylaws do not alter the purposes of this Corporation, or the qualifications of Directors or qualifications and powers of Trustees

ARTICLE XII

Upon dissolution of the Corporation, its assets shall be transferred to another non-profit organization recognized as tax exempt pursuant to I.R.C. 501(c)(3) or (4).

CERTIFICATION

We, the undersigned, do hereby certify:

1. That we are the Directors of Day of the Wild World Concert, Inc., a nonprofit public benefit corporation incorporated under the laws of the State of Nevada (the "Corporation"); and

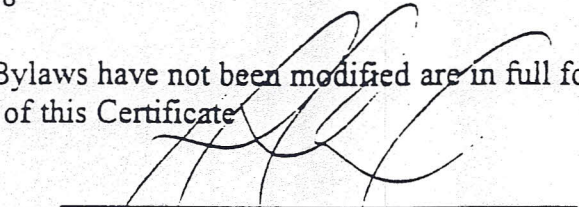
2. That the foregoing Bylaws, consisting of 12 pages constitute a complete and accurate copy of the Bylaws of the Corporation, as duly adopted by the Directors of the Corporation on the ___ day of 1998

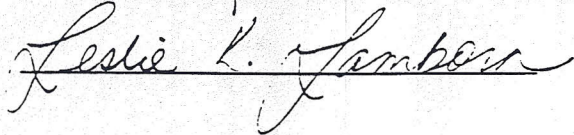
3. That the foregoing Bylaws have not been modified are in full force and effect as of the date of our execution of this Certificate

Dated: October 5, 1998

Dated: October 6, 1998

Dated: October 6, 1998



Robert A. Cipriano, President


Leslie L. Lamborn

MINUTES OF SPECIAL MEETING
OF THE BOARD OF DIRECTORS OF
THE DAY OF THE CHILD WORLD CONCERT, INC.

A special meeting of the Board of Directors of the Day of the Child World Concert, Inc., was held in Hollywood, California on October 26, 1998. All directors as presently constituted were present at the meeting. The directors, Robert Cipriano and Kendrick Moxon were present and had signed a waiver of notice of the meeting.

The first matter to come before the Board was the resignation of Leslie Lamborn. It was resolved that the resignation of Ms. Lamborn was accepted, effective as of the date of her resignation on October 10, 1998. Ms. Lamborn is thanked for her service to the Day of the Child World Concert, Inc.

The next matter of business to come before the Board was the issue of Amendment of the By Laws to permit the addition of directors beyond the number of three. It was resolved that the By Laws would be amended to permit the appointment of up to seven directors, such amendment effective immediately. The By Laws are further amended such that in the tallying of votes of directors, each director shall have one vote, except the Chairman of the Board of Directors, who shall have two votes if necessary to break a tie in the voting.

The next matter of business to come before the Board was the appointment and setting of salary for the Executive Director of the corporation. It was resolved

that Robert Cipriano be appointed as the Executive Director of Corporation, at an annual salary of \$50,000, retroactive to his assumption of the Executive Director duties on May 1, 1998. Such duties are separate and distinct from any function as the Chairman of the Board, which function has no remuneration.

The next matter of business to come before the Board was the issue of the appointment of additional directors to fill vacancies in the Board. It was resolved that Leslie McMillan, Joan Varanelli and Ian Westwood-Booth be and are hereby elected to fill the vacancies in the Board of Directors.

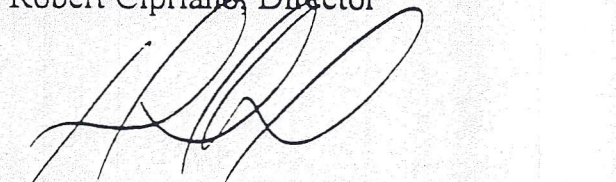
There being no further business to come before the Board, the meeting was adjourned.

October 26, 1998

A handwritten signature in dark ink, appearing to read 'Robert', written over a horizontal line.

Robert Cipriano, Director

October 26, 1998

A handwritten signature in dark ink, appearing to read 'Kendrick', written over a horizontal line.

Kendrick Moxon, Director

AMENDMENT TO THE BY LAWS
OF
THE DAY OF THE CHILD WORLD CONCERT, INC.

By unanimous resolution of the Board of Directors of the Day of the Child World Concert, Inc., determined at a Special Meeting of The Board of Directors held on October 26, 1998, Section 5.3 of the By Laws, is amended to state:

Section 5.3. Number and Qualification of Directors. The authorized number of Directors shall be seven (7) until changed by an amendment to this Section 5.3 duly adopted by a unanimous vote of the Directors. A lesser number of Directors, caused by resignation, removal or failure of the Board to fill vacancies therein, shall not effect the force of resolutions made by the Board of Directors so long as such resolutions are carried by a majority of the votes cast.

Section 5.5.4 of the By Laws, is amended to add to the existing section:

In the tallying of votes of directors, each director shall have one vote, except the Chairman of the Board of Directors, who shall have two votes, if necessary to break a tie in the voting.

October 26, 1998



Robert Cipriano, Director

October 26, 1998

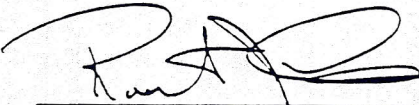


Kendrick Moxon, Director

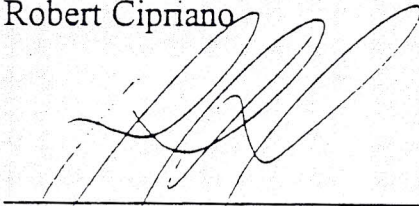
WAIVER OF NOTICE AND CONSENT TO HOLDING OF A
SPECIAL MEETING OF THE BOARD OF DIRECTORS
of
THE DAY OF THE CHILD CONCERT, INC.

The undersigned, being all of the Directors of the Day of the Child World Concert, Inc., hereby waive notice and consent to the holding of a special meeting of the Board of Directors to be held at 6255 Sunset Blvd, Suite 2000, Hollywood California, at 2:00 p.m., on October 26, 1998, for the purpose of electing new directors, amending the By Laws, and other business as may come before the meeting.

IN WITNESS WHEREOF, the undersigned have signed this consent and waiver and agree that the same shall be filed with the corporate records and made a part of the minutes of the meeting.



Robert Cipriano



Kendrick Moxon

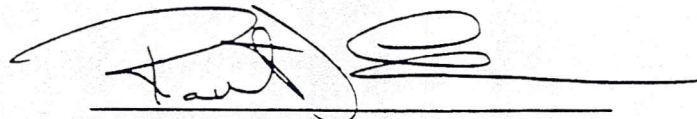
MINUTES OF SPECIAL MEETING
OF THE BOARD OF DIRECTORS OF
THE DAY OF THE CHILD WORLD CONCERT, INC.

A special meeting of the Board of Directors of the Day of the Child World Concert, Inc., was held in Hollywood, California on November 23, 1998. All directors as presently constituted, having accepted positions as directors, were present at the meeting. Directors, Robert Cipriano and Kendrick Moxon were present and had signed a waiver of notice of the meeting.

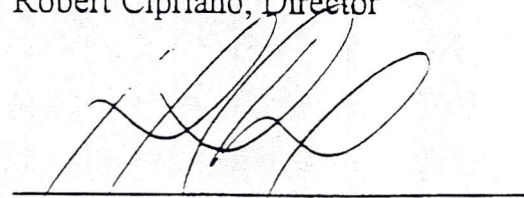
The first matter to come before the Board was the establishment of a checking account for the corporation. It was resolved that an account be established by Mr. Cipriano as the Executive Director at an appropriate bank, for which he is the signatory.

There being no further business to come before the Board, the meeting was adjourned.

November 23, 1998


Robert Cipriano, Director

November 23, 1998


Kendrick Moxon, Director

MINUTES OF SPECIAL MEETING
OF THE BOARD OF DIRECTORS OF
THE DAY OF THE CHILD WORLD CONCERT, INC.

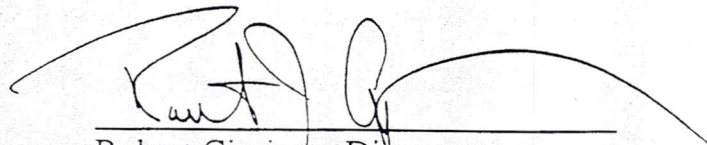
A special meeting of the Board of Directors of the Day of the Child World Concert, Inc., was held in Hollywood, California on December 11, 1998. Directors, Robert Cipriano and Kendrick Moxon were present and had signed a waiver of notice of the meeting. Directors Ian Westwood-Booth and Joan Varanelli signed waivers of notice and appearance thereof.

The first matter to come before the Board was the removal of Leslie McMillan as a Director. It was resolved that Ms. McMillan be relieved from membership in the Board, effective immediately. Ms. McMillan is thanked for her service to the Day of the Child World Concert, Inc.

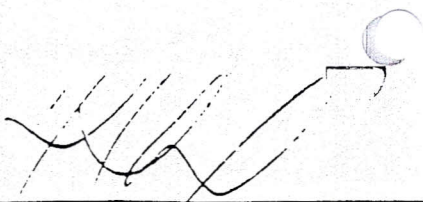
The next matter of business to come before the Board was the issue of the appointment of an additional director to fill the vacancy in the Board. It was resolved that John Ryan be and are hereby is elected to fill the vacancy in the Board of Directors caused by Ms. McMillan's departure.

There being no further business to come before the Board, the meeting was adjourned.

December 11, 1998


Robert Cipriano, Director

December 11, 1998



Kendrick Moxon, Director

December __, 1998

Joan Varanelli, Director

December __, 1998

Ian Westwood-Booth, Director

FORM: SS-4
2916808249

W

A DAY OF THE CHILD WORLD CONCERT
% LEGAL FORMS PLUS
4601 W SAHARA L
LAS VEGAS NV 89102

FOR ASSISTANCE CALL US AT:
1-800-829-1040
1-800-829-1040

OR WRITE TO THE ADDRESS
SHOWN AT THE TOP LEFT.

IF YOU WRITE, ATTACH THE
STUB OF THIS NOTICE.

WE ASSIGNED YOU AN EMPLOYER IDENTIFICATION NUMBER (EIN)

Thank you for your Form SS-4, Application for Employer Identification Number (EIN). We assigned you EIN 88-0404499. This EIN will identify your business account, tax returns, and documents, even if you have no employees. Please keep this notice in your permanent records.

Use your complete name and EIN shown above on all federal tax forms, payments, and related correspondence. If you use any variation in your name or EIN, it may cause a delay in processing, incorrect information in your account, or cause you to be assigned more than one EIN.

If you're required to deposit for employment taxes (Forms 941, 943, 940, 945, CT-1, or 1042), excise taxes (Form 720), or income taxes (Form 1120), we will send an initial supply of Federal Tax Deposit (FTD) coupon books within five to six weeks. You can use the enclosed coupons if you need to make a deposit before you receive your supply.

Based on the information shown on your Form SS-4, you must file the following forms(s) by the date we show.

Form 941

10/31/1999

If the due date has passed please complete the form and send it to us by 10-13-1998. If we don't receive the form by that date additional penalties and interest will be charged. If you weren't in business or didn't hire employees for the tax period shown, please file the form showing that you have no liability.

If you need help in determining what your tax year is, you can get Publication 538, Accounting Periods and Methods, at your local IRS office.

If you have any questions about the forms shown or the date they are due, you may call us at 1-800-829-1040 or write to us at the address shown above.

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Please use the label IRS provided when filing tax documents and FTD coupons when making FTD payments. If that isn't possible, you should use your EIN and complete name and address as shown below to identify your account and to avoid delays in processing.

A DAY OF THE CHILD WORLD CONCERT
INC
% LEGAL FORMS PLUS
4601 W SAHARA L
LAS VEGAS NV 89102

If this information isn't correct, please correct it using the bottom part of this notice. Return it to us at the address shown so we can correct your account.

Thank you for your cooperation.

Keep this part for your records.

CP 375 C (Rev. 7-97)

Return this part with any correspondence
so we may identify your account. Please
correct any errors in your name or address.

CP 575 C

2916808249

Your Telephone Number Best Time to Call
() -

DATE OF THIS NOTICE: 09-28-1998
EMPLOYER IDENTIFICATION NUMBER: 88-0404499
FORM: SS-4

INTERNAL REVENUE SERVICE
OGDEN UT 84201

A DAY OF THE CHILD WORLD CONCERT
INC
% LEGAL FORMS PLUS
4601 W SAHARA L
LAS VEGAS NV 89102

THE DAY OF THE CHILD WORLD CONCERN INC.
EIN 88-0404499

FORM 1023, PART II

ITEM 4 (a) - NAMES, ADDRESSES AND TITLES OF OFFICERS/DIRECTORS

COMPENSATION

Robert J. Cipriano, President & Executive Director 280 S. Avenida Caballeros #236, Palm Springs, CA 92262	\$ 95,000
Donald Snodgrass, Vice President - Development 280 S. Avenida Caballeros # 236, Palm Springs, CA 92262	60,000
Leslie McMillan, Vice President - Community Affairs 280 S. Avenida Caballeros # 236, Palm Springs, CA 92262	40,000
Michael Hamra, Director of Internet & Group Sales 280 S. Avenida Caballeros #236, Palm Springs, CA 92262	40,000
Leslie K. Lamborn, Secretary/Director 280 S. Avenida Caballeros #236, Palm Springs, CA 92262	0
Kendrick L. Moxon, Treasurer/Director 280 S. Avenida Caballeros #236, Palm Springs, CA 92262	0

EXHIBIT "26"

EXHIBIT "26"

Initial:

AC

Subject: [Fwd: Letter of Intent]
Date: Tue, 15 Dec 1998 12:15:01 -0800
From: Robert Cipriano <icongroup@earthlink.net>
Reply-To: www.worldconcertsinc.com
Organization: The Day Of The Child World Concert's Inc.
To: icongroup@earthlink.net

Subject: Re: Letter of Intent
Date: Sat, 26 Sep 1998 14:59:35 -0700
From: Kendrick Moxon <kmoxon@earthlink.net>
To: breinking@childrenscharities.org
CC: icongroup@earthlink.net

Dear Betsy,

Thanks for the letter. I'll print it out and go over it with Bob and he and/or I will get back to you.

I spoke to Barbara Reeves, the head of one of the departments of the firm of Paul, Hastings, Janofsky & Walker in Los Angeles. She is a very experienced and competent attorney with one of the largest firms in the state and the country. Her husband is a Court of Appeals Judge here in California and she knows everyone. She is also a wonderful person who I highly recommend. I told her that you were looking for someone and told her a little about your organization, that there should be some money in it but not much because you were a charitable organization and had to watch your percentage for expenses. She said that she would be honored to talk to you and get some credit for her work before a higher court even if her firm made no money. So call her at 213-683-6200 or 6233.

Warmest regards, Rick

Betsy Reinking wrote:

>
> Hi Robert and Rick,
>
> Here is a draft I received from Jim Bruen earlier this week. I don't think it
> included Bob's comments or Jim Casimir. Not sure what has happened with
> Bruen. Left two phone messages yesterday and no word. You can look this over
> and get an idea of what he is presenting.
>
> Rick, Robert mentioned that you might be able to find CCA a law firm to do
> some pro bono work for us. Bruen was fine when we were just beginning, but I
> would feel more confident with a firm that has attorney's with various
> expertise. I got a call last week from 2 estate attorneys who have clients
> wanting to designate CCA as beneficiary of their wills. Planned Giving may be
> a real large part of the money we raise in the future. As our name gets out
> there more and more people will be contacting us. So a firm that has some
> estate planning expertise, as well would be great. I also feel that it is a
> conflict of interest to have the husband of a board member as legal counsel.
> Recently I was having problems with Virginia (Jim's wife) and the board
> couldn't get advice from our legal counsel. Not a good situation!
>
> Finally, I would like to thank you both for your hard work on this event. It
> will mean so much to our agencies and the children they serve. In the next 12
> months both of you will have the opportunity to see first hand what a
> difference the concert will make in the lives of children in the U.S. and

> around the world. The agencies in CCA were started by ordinary people
> who saw a need and decided that they had to do something about it. The
> concert will provide much needed revenue for CCA age. Yes. But the most
> important aspect of the concert will be the public awareness generated from
> the event. If only a small portion of the people participating in this event
> decide to give of themselves in a volunteer capacity we will have accomplished
> more than we could have dreamed. To the children in our program heroes are
> not sports stars, recording artists, or actors. Their heroes are the people
> who give of their time and resources. We can all be a hero to a child in
> need. I think we are on the road to doing that.

> Betsy

> Mr. Robert Cipriano
> The Day of the Child World Concerts, Inc.
> 280 South Avenida Caballeros, Suite 236
> Palm Springs, CA 92262

> Re: Day of the Child Concert

> Dear Mr. Cipriano:

> This is to confirm the mutual intention of Children's Charities of America
> (hereafter CCA) and The Day of the Child World Concerts, Inc. (hereafter
> Producer) to promote, produce, and present musical special events under the
> name Day of the Child World Concert in order to raise funds for the benefit of
> Children's Charities of America and its member agencies. By this letter the
> parties wish to form a working relationship (hereafter an Alliance) to proceed
> with planning for the initial event, a musical concert scheduled for October
> of 1999 (hereafter the Concert).

> The parties acknowledge and agree that this letter does not contain
> all terms
> and conditions upon which an agreement must be reached in order carry out the
> intentions of the parties. CCA and Producer agree to proceed promptly with
> good faith efforts to develop definitive agreements (collectively the
> definitive Agreement) that will establish comprehensive procedures and
> understandings concerning the production of the events, the collection and
> allocation of funds related to the events, and such other provisions and
> understandings as are usual and customary in transactions of this nature.

> The initial concert is planned to be a twenty-four hour concert
> featuring a
> variety of internationally known musical artists to be presented in Palm
> Springs, California on October 1st through 3rd, 1999. The parties shall
> cooperate in all aspects of the production and presentation of such events,
> but primary responsibility shall be allocated in the following manner:

> Responsibilities of Producer:

> Producer shall be responsible for all aspects of concert production,
> including procuring musical artists, staging, lighting, sound, accommodations,
> transportation, police, security, ambulatory and emergency medical service and
> all similar services as are normal and customary in other events of this type
> and nature. Producer shall create press releases and forward same monthly to
> all appropriate press outlets, newspapers, magazines, radio stations,
> television, and cable venues. Producer shall approach corporate sponsors to
> provide funds for the
> production of the event and shall be responsible for the creation and upkeep

> of a web page advertisement for the event, which will have to CCA and CCA
> member agencies.

>
> Responsibilities of CCA:

>
> CCA shall use its resources to promote the events through press
> outlets and
> its own media contacts. CCA shall communicate information on the events to
> each of its member agencies for publication in their respective outlets,
> including but not limited to newsletters, web site information, press
> conferences and any and all other areas viewed by the public.

>
> CCA shall request from its member agencies the endorsements of associated
> celebrities and political names with said agencies for the purpose of press
> conferences, commercials endorsements, and live performances, if applicable.
> It shall communicate to its national spokesperson, Ms. Mia Farrow, the desire
> of the Producers to have her participate in the event through word of mouth,
> endorsements and any celebrity endorsements she may have or wish to utilize.

>
> CCA shall approach the Partnership for a Drug Free America and the Pediatric
> Aids Foundation to solicit their support in conducting press conferences in
> New York City and Los Angeles announcing the Alliance. CCA shall also
> approach corporate sponsors to provide funds for the production of the event.

> Collection, Accounting, and Allocation of Funds:

>
> CCA shall receive between 90% to 100% of the net receipts of the event for
> distribution to its member agencies. A maximum of 10% of the net receipts of
> the event may be paid to the Agua Caliente Band of Indians (ACBI) in
> accordance with plans to be developed in future discussions between the
> parties. The details and manner in which the term Net Receipts is calculated
> shall be set forth in the Definitive Agreement, but it is understood generally
> that the Producer shall be allocated sufficient funds to cover the costs of
> producing and presenting the Concert from the initial contributions received
> by CCA and earmarked for the Concert. All other receipts from the Concert
> shall be allocated to CCA, ACBI, and to any other charities that may be added
> with the written consent of both parties to this agreement. Such receipts
> shall include all revenue from concessions, film and video rights, recordings,
> and all similar Concert related income.

>
> Prior to the Concert, the parties shall seek to raise sufficient funds to
> cover the anticipated costs of presenting the Concert (approximately
> \$5,000,000) from corporate sponsors and other donors as outlined above.
> Unless otherwise agreed by the parties, all such funds shall be directed to
> CCA and shall be deposited into a separate bank to be opened by CCA with a
> reputable banking establishment.

>
> From the funds deposited and cleared through such account, Producers shall
> promptly receive a weekly payment through automated funds transfer for an
> amount equal to ninety (90%) percent of the funds received during the
> preceding week for its administrative and production costs and expenses in
> producing the Concert. CCA shall keep, as its own, the remaining ten (10%)
> percent to offset its administrative expenses as a result of the Alliance.

>
> Producers shall supply CCA with a monthly summary of the distribution of said
> funds with all appropriate variance thereto. Additionally, Producer hereby
> agrees to provide CCA with an initial projected budget for the production of
> the Concert on or before September 25, 1998, and agrees to provide a final
> budget of costs and expenses for the production of the Concert on or before
> July 15, 1999. The parties shall confer from time to time to review and

> adjust budget projected as circumstances may require. All proceeds received
> by CCA until total funding of the Concert budget is received shall be handled in
> the aforementioned manner. Thereafter, all pre-Concert funds shall be
> retained by CCA. All funds received from all sources commencing 12:01 am
> October 1, 1999 shall be deposited into an account prepared and opened by
> attorneys for Producer for distribution to CCA and ACBI as described above.
> Both parties shall have the right to audit all funds received by either party
> at all reasonable times.

> Upon execution of this letter of intent, attorneys for both parties shall
> meet and confer in order to proceed with drafting the Definitive Agreement.
> This letter constitutes only a statement of some of the principal terms to be
> included in such Definitive Agreement, and neither party will be bound by the
> terms of this letter or by any other understandings until the Definitive
> Agreement, in form and substance satisfactory to each party, is executed and
> delivered by each party to the other.

> Very truly yours,

> Children's Charities of America

> by: _____
> Betsy Reinking, Executive Director

> The foregoing terms are accepted and agreed:

> The Day of the Child World Concerts, Inc.

> by: _____

> its:

EXHIBIT "27"

EXHIBIT "27"

Initial: AC

FULLERTON

CA 92338

TELEPHONE

78-9580



AUT
IMPO

THE POLICY DECLARATIONS
NT COVERAGE EXCLUSION

POLICY NUMBER : POLICY PERIOD
AP 04229527 FROM 10/07/1998 12:01 AM TO 04/07/1999 12:01 AM

PERSONS INSURED

NAMED INSURED
ROBERT J CIPRIANO

DRIVERS
ROBERT J CIPRIANO
KENDRICK MOXON

APPLICABLE TO ALL COVERAGES, INCLUDING BUT NOT LIMITED TO, LIABILITY AND UNINSURED MOTORISTS, PROVIDED NOW OR LATER.
It is agreed that the insurance afforded by this policy shall not apply nor accrue to the benefit of any insured or any third party claimant when any motor vehicle is being used or operated by a person listed below regardless of where the person resides or whether the person is licensed to drive.

MAILING ADDRESS 155 S PALM CANYON DR #A25
PALM SPRINGS CA 92262

CAR YEAR	VEHICLE DESCRIPTION	SERIAL NUMBER	COST OR VALUE	NEW/USED	PURCH. DATE	M.P./CID
1/1999	SATURN SL SDN 4DR	1G8ZF5287XZ157904	12500	N	10/1998	

CAR LOSS PAYEE(S) (LP), ADDITIONAL INTERESTS (AI), LOSS PAYEE(S) AND ADDITIONAL INTERESTS (IAI), GARAGING ADDRESSES (GA), AND REGISTERED OWNERS (RO) OTHER THAN THOSE LISTED ABOVE.
LA COLTRUST VAULTTRUST 7TH FL EXEC PLAZA IV C/O PDP SRV HUNT VALLEY MD 21031-1053

THE INSURANCE AFFORDED IS ONLY WITH RESPECT TO SUCH OF THE FOLLOWING COVERAGES AS ARE INDICATED BY A SPECIFIC PREMIUM CHARGE OR CHARGES. THE LIMIT OF THE COMPANY'S LIABILITY FOR EACH SUCH COVERAGE IS STATED BELOW SUBJECT TO ALL THE TERMS OF THE POLICY.

COVERAGES	LIMITS OF LIABILITY	PREMIUMS	SPECIAL EQUIPMENT
BODILY INJURY LIABILITY	\$ 100,000 EACH PERSON \$ 300,000 EACH ACCIDENT	CAR 1	ITEMS INSURED AND AMOUNTS OF INSURANCE FOR EACH ITEM ARE STATED HEREIN. ITEMS INSURED ARE SUBJECT TO THE DEDUCTIBLE.
PROPERTY DAMAGE LIABILITY	\$ 100,000 EACH ACCIDENT	237	
UNINSURED MOTORISTS	\$ 15,000 EACH PERSON \$ 30,000 EACH ACCIDENT	16	
BODILY INJURY LIABILITY			
UNINSURED MOTORISTS			
PROPERTY DAMAGE LIABILITY	\$ MAXIMUM		
COLLISION DEDUCTIBLE WAIVER		4	
MEDICAL EXPENSE	\$ 5000 ☒ EXCESS WITH REIMBURSEMENT TO COMPANY ☐ NO EXCESS NO REIMBURSEMENT	20	
MEDICAL DEATH AND DISABILITY	\$ EACH PERSON \$ EACH ACCIDENT		
COMPREHENSIVE	DEDUCTIBLE CAR 1 \$ 500 CAR \$ CAR \$	59	
COLLISION	DEDUCTIBLE CAR 1 \$ 500 CAR \$ CAR \$	126	
TOWING AND LABOR	\$ 70 EACH DISABLEMENT	6	
RENTAL CAR BENEFIT	\$ 30 PER DAY 30 DAYS	21	
RENTED CAR PHYSICAL DAMAGE	\$ DEDUCTIBLE PER CLAIM (SEE RCPD PREMIUM BELOW)		
ENDORSEMENTS ATTACHED TO THE POLICY		489	
U-10 10/1997		RCPD PREMIUM POLICY FEE	
			TOTAL PREMIUM 489

IMPORTANT INFORMATION

EFFECTIVE 03/30/1999

This amended policy declarations page replaces all declarations with the same or prior effective date

Reason(s) Amended

CHANGE OF INSURED'S ADDRESS

This change has resulted in no additional premium.

Any outstanding amount is due as previously billed.

Thank you for placing your business with Mercury Insurance Group

MAILED TO
ROBERT J CIPRIANO
155 S PALM CANYON DR #A25
PALM SPRINGS CA 92262

POLICY NUMBER : AP 04229527
MAILING DATE : 04/02/1999

CA 92333
TELEPHONE (714) 3-9530

779798

IMPORTANT OVERAGE EXCLUSION

POLICY PERIOD
FROM 10/07/1993 12:01 AM TO 04/07/1998 12:01 AM
PERSONS INSURED
CIPRIANO

APPLICABLE TO ALL COVERAGES, INCLUDING BUT NOT LIMITED TO, LIABILITY AND UNINSURED MOTORISTS, PROVIDED NOW OR LATER.
It is agreed that the insurance afforded by this policy shall not apply nor accrue to the benefit of any insured or any third party claimant when any motor vehicle is being used or operated by a person listed below regardless of where the person resides or whether the person is licensed to drive.

CIPRIANO
MOXON

S PALM CANYON DR #ACE
M SPRINGS CA 92262

VEHICLE DESCRIPTION	SERIAL NUMBER	COST OR VALUE	NEW/USED	PURCH. DATE	H.P./CID
TURN SL SDN 4DR	1G8ZF5237XZ157904	12500	N	10/1993	

LOSS PAYEE(S) (LP), ADDITIONAL INTEREST(S) (AI), LOSS PAYEE(S) AND ADDITIONAL INTEREST(S) (LA), GARAGING ADDRESSES (GA), AND REGISTERED OWNERS (RO) OTHER THAN THOSE LISTED ABOVE.

TRUST VAULT TRUST 7TH FL EXEC PLAZA IV C/O PDP SRV HUNT VALLEY MD 21031-1053

PROD IS ONLY WITH RESPECT TO SUCH OF THE FOLLOWING COVERAGES AS ARE INDICATED BY A SPECIFIC PREMIUM CHARGE OR CHARGES. THE LIMIT OF THE COMPANY'S LIABILITY FOR EACH SUCH BELOW SUBJECT TO ALL THE TERMS OF THE POLICY.

COVS	LIMITS OF LIABILITY	PREMIUMS			SPECIAL EQUIPMENT	
		CAR 1	CAR	CAR	ITEMS INSURED	LIMIT
BILTY	\$ 100,000 EACH PERSON \$ 300,000 EACH ACCIDENT	237			ITEMS INSURED AND AMOUNTS OF INSURANCE FOR EACH ITEM ARE STATED HEREIN. ITEMS INSURED ARE SUBJECT TO THE DEDUCTIBLE.	
E LIABILITY	\$ 100,000 EACH ACCIDENT	16				
RISTS	\$ 15,000 EACH PERSON \$ 30,000 EACH ACCIDENT	4				
BILTY	\$ 15,000 EACH PERSON \$ 30,000 EACH ACCIDENT	20				
RISTS	\$ MAXIMUM	59			Car Policy once day of chng making \$1m get you a lvy vehicle & ne would give card to dangr	
E LIABILITY	\$ MAXIMUM	126				
TIBLE WAIVER	\$ 5000 EXCESS WITH REIMBURSEMENT TO COMPANY NO EXCESS NO REIMBURSEMENT	6				
AND DISABILITY	\$ EACH PERSON \$ EACH ACCIDENT	21				
DUCTIBLE CAR 1	\$ 500 CAR \$ CAR \$				TOTAL PRE	
DUCTIBLE CAR 1	\$ 500 CAR \$ CAR \$					
OR	\$ 70 EACH DISABLEMENT				TOTAL PRE	
IFIT	\$ 30 PER DAY 30 DAYS					
SICAL DAMAGE	\$ DEDUCTIBLE PER CLAIM (SEE RCPD PREMIUM BELOW)				TOTAL PRE	
S ATTACHED TO THE POLICY						
1997		RCPD PREMIUM	POLICY FEE		TOTAL PRE	

IMPORTANT INFORMATION

EFFECTIVE 03/30/1999

amended policy declarations page replaces all declarations with the same or prior effective date.

scrips Amended

ANGE OF INSURED'S ADDRESS

change has resulted in no additional premium.

outstanding amount is due as previously billed.

and for placing your business with Mercury Insurance Group.

EPT J CIPRIANO
S PALM CANYON DR #A25
M SPRINGS CA 92262

POLICY NUMBER : AP 04229527

MAILING DATE : 04/02/1999

INSURANCE IDENTIFICATION CARD

(STATE) CA
COMPANY NUMBER COMPANY
MERCURY INSURANCE COMPANY
POLICY NUMBER EFFECTIVE DATE EXPIRATION DATE
AP04229527 04/07/99 10/07/99
YEAR MAKE/MODEL VEHICLE IDENTIFICATION NUMBER
1999 SATURN SL 4DR SDN 1G8ZF528XZ157904
AGENCY/COMPANY ISSUING CARD
DMA Insurance Services
471 E. Tahquitz Canyon #213
Palm Springs CA 92262
INSURED
ROBERT J. CIPRIANO
155 S. PALM CANYON DR #A25
PALM SPRINGS CA 92262

SEE IMPORTANT NOTICE ON REVERSE SIDE

THIS CARD MUST BE KEPT IN THE INSURED
VEHICLE AND PRESENTED UPON DEMAND

IN CASE OF ACCIDENT: Report all accidents to your Agent/Company as
soon as possible. Obtain the following information:

1. Name and address of each driver, passenger and witness.
2. Name of Insurance Company and policy number for each
vehicle involved.

176



Saturn of the Desert
A Spren Retail Facility

JOSE MALDONADO
Service Consultant

68080 Perez Road
Cathedral City, CA 92234
(760) 324-2424
FAX (760) 324-0713



Saturn of the Desert
A Spren Retail Facility

68080 Perez Road
Cathedral City, CA 92234

Robert



P.O. Box 8
Los Angeles, CA 92354
(909) 799-9900
BAR# AM157801
EPA# CAL000060672

A Screen Retail Facility

Cathedral City, CA 92234
(760) 324-2424
BAR# AE189171
EPA# CAL000125380

SERVICE INVOICE

Co.# 02

Sold To:

KENDRICK L MOXON
1824 VERDUGO VISTA DR.
GLENDALE CA 91208

Business Phone: (213) 960-1936

Home Phone: (818) 545-9592

Service Order Number		Service Advisor		VIN		
17495		JOSE MALDONADO		1G8ZF5287XZ157904		
Color	Year	Make/Model	License	Engine	Stk.#	
SILVER	1999	SATURN SL		L24 1.9LL4	D9096	
Mileage In/Out		Tag	Delivery Date	Rate	Doc. Count	Plan
12012 / 12015		938	10/06/1998		1	Z
Tax Exempt		Date/Time In		Date/Time Out		
		4/19/1999 12:43		4/19/1999 15:05		

RATE: 58.00

INE 1 CUST STATES A/C IS NOT BLOWING COLD LIKE IT USED
TO
AUSE: DEFECTIVE PART
ECH COMM: FOUND SEAL AND SCHRADER VALVE TO BE LEAKING.
REPLACED SEAL AND SCHRADER VALVE AND RECHARGED
A C SYSTEM

EPAIR 1 A/C SYSTEM - LEAK TEST DISCHARGED SYSTEM
PCODE: D3000 SALE TYPE: WARRANTY - WTY
RS: .40
RIMARY TECH: SHAWN BURDINE
ARR PARTS: 6

ARTS	DESC	FP	QTY	PRICE	SALE TYPE	WTY
N	03094215 SEAL-A/C	N	1		WARRANTY - GM	WTY
N	03041827 VALVE ASM	Y	1		WARRANTY - GM	WTY
T	134A FREON	N	2		WARRANTY - GM	WTY
N	21030308 SEAL-A/C	N	1		WARRANTY - GM	WTY
N	21030821 OIL-A/C C	N	1		WARRANTY - GM	WTY

EPAIR 2 HOSES AND/OR LINES, REFRIGERANT - REPLACE COMPRESS
PCODE: D3089 SALE TYPE: WARRANTY - WTY
RS: 1.20

CUSTOMER SIGNATURE _____ CUSTOMER TOTAL \$.00

Disclaimer of Warranties

The seller, hereby expressly disclaims all warranties, either expressed or implied, including any implied warranty of merchantability or fitness for a particular purpose, and neither assumes nor authorizes any other person to assume for it any liability in connection with the sale of said products.



Page

1-98

USED MOTOR OIL, ANTI-FREEZE, WASTE THINNER AND BATTERIES ARE A REGULATED HAZARDOUS WASTE. YOUR USED MOTOR OIL, ANTI-FREEZE, WASTE THINNER AND BATTERIES ARE BEING LEGALLY TRANSPORTED, STORED AND REPROCESSED.

E, WASTE THINNER AND BATTERIES ARE BEING LEGALLY

Our charges for labor are not based on actual mechanic's time, but are established by multiplying our retail labor rate per hour by industry time allowances or our own judgement of the time to be charged. For certain specific work, we may elect to charge for actual mechanics time at our current hourly rate per hour, subject to a minimum charge of one half hour. You will be charged no more than the estimated price approved by you. However, if we discover that different or additional repairs are indicated, you will be contacted for your advance approval of a revised estimate.

Customer is hereby notified that the said property is not insured or protected to the amount of the actual cash value thereof, or otherwise, against loss occasioned by theft, fire, damage or vandalism while the property remains with the dealer.

Customer states no articles of personal property have been left in the vehicle and dealer is not responsible for inspection thereof.

The dealer is not responsible for unavailability of parts or delays in parts shipment beyond dealer's control.

Due to the type of service requested some repairs must be subject.

All charges for repairs including labor and materials furnished are due and payable simultaneously with the delivery of the within described vehicle or prior to delivery upon the expiration of three (3) days after notice that the repairs have been completed. Notice shall be deemed to have been given upon the deposit in the United States mail, postage prepaid, of written notification to that effect addressed to the customer at the address given on the reverse side hereof.

If the vehicle described herein is not called for within three (3) days after such notice is given, (verbally or written) a storage charge of \$10.00 per day will be made for each day thereafter.

7. Said dealer is authorized to deliver the vehicle described herein or any of its contents to any person presenting this receipt.
8. In addition to any and all other legal remedies available, I authorize said dealer to have a lien on the vehicle described herein for all charges for repairs, including labor and parts, storage and/or towing, and to enforce such lien. Said dealer is hereby expressly authorized to sell said vehicle at public auction after giving a ten (10) day written notice by certified mail to the legal owner, registered owner, and Department of Motor Vehicles of intent to do so. On the sale date, the vehicle shall be sold to the highest cash bidder and the proceeds of sale must be used first to satisfy the lien plus storage costs and costs incident to sale, and the balance shall be forwarded to the legal owner, or if none, to the registered owner, or if the address is unknown, it shall be forwarded to the Department of Motor Vehicles. Said expenses for sale shall also include a reasonable attorney's fee, which may be necessarily incurred.
9. If any of such charges remain unpaid for thirty (30) days after such request for payment, Said Dealer may also refer such charges to its attorneys for collection and the customer will pay a reasonable attorney's fee.

Saturn Corporation Service Replacement Parts and Accessories Warranty

Saturn Corporation warrants only to Retailer that it will pay Retailer for repair or replacement of any malfunctioning Part or Accessory as follows:

Parts and Accessories Installed by Retailer - 12 months or 12,000 miles, from the date of installation.

Parts and Accessories Sold Over-the-Counter - 12 months from the date of sale by Retailer.

This warranty covers only repairs or replacements made necessary due to defects in material or workmanship. IT DOES NOT COVER:

Conditions resulting from negligence, alteration, accident or use for which the Part or Accessory was not designed or approved by Saturn.

Damage due to lack of maintenance or use of wrong fuel, oil or lubricants.

Loss of time, inconvenience, loss of use of the vehicle or other economic loss, or
On Over-the Counter sales, reimbursement for removal of the malfunctioning Part or Accessory from the vehicle and reinstallation.

WARRANTY - GM WTY
WARRANTY - GM WTY
WARRANTY - GM WTY

The selling Retailer or any Saturn Authorized Service Provider may perform the repairs or replacements covered under this warranty. These repair or replacements are to be performed within a reasonable time following delivery of the malfunctioning Part or Accessory to the Retailer's place of business. The Retailer must obtain the purchaser's copy of the original sales slip on counter sales, or a copy of the customer service order to validate date of purchase and vehicle mileage as applicable.

OTHER TERMS: THIS WARRANTY IS EXPRESSED IN LIEU OF ALL OTHER WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING (WITHOUT LIMITATION) ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE APPLICABLE TO SUCH PARTS AND ACCESSORIES. THE PAYMENT FOR REPAIR OR REPLACEMENT IS THE EXCLUSIVE REMEDY UNDER THIS WRITTEN WARRANTY. SATURN CORPORATION SHALL NOT BE LIABLE FOR SPECIAL, INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES, (FOR OTHER THAN INJURY TO THE PERSON) RESULTING FROM BREACH OF THIS WRITTEN WARRANTY. SATURN CORPORATION NEITHER ASSUMES NOR AUTHORIZES ANY OTHER PERSON TO ASSUME FOR IT ANY OTHER OBLIGATION IN CONNECTION WITH SUCH PARTS OR ACCESSORIES.

The buyer of this product in California has the right to have this product serviced or replaced during the warranty period. The warranty period will be extended for the number of whole days that the product has been out of the buyer's hands for warranty repairs. If a defect exists within the warranty period, the warranty will not expire until the defect has been fixed. The warranty period will also be extended if the warranty repairs have not been performed due to delays caused by circumstances beyond the control of the buyer, or if the warranty repairs did not remedy the defect and the buyer notifies the manufacturer or seller of the failure of the repairs within 60 days after they were completed. If, after a reasonable number of attempts, the defect has not been fixed, the buyer may return the product for a replacement or a refund subject, in either case, to deduction of a reasonable charge for usage. This time extension does not affect the protections or remedies the buyer has under other laws.

**VOID
AFTER
THIS DATE**

11 / 05 / 98

KENDRICK L MOXON
1024 VERBUGO VISTA DR.
GLENDALE, CA 91208
818 545 9502
213 950 1936

DUE BILL

1G8ZF5287XZ157004 **WORK PROMISED TO BE PERFORMED AT TIME OF SALE**

DATE	DESCRIPTION OF CAR	LICENSE	CUSTOMER'S NAME	SALESMAN	STOCK NO.
10/05/98	99 SATURN SL		KENDRICK L MOXON	GENE M HINESLEY	07096

PRESENT THIS ORDER WHEN WORK IS TO BE COMPLETED

1. SOLD AS EQUIPPED

2.

3.

4.

5.

6.

7.

NO OTHER FREE WORK PROMISED OR IMPLIED

NOTE: THE ABOVE PROMISED WORK IS THE ONLY WORK TO BE PERFORMED FREE OF CHARGE. ANY ADDITIONAL WORK WILL BE CHARGED FOR IN ACCORDANCE WITH THE TYPE OF WARRANTY ISSUED AT TIME OF SALE, AND WILL BE CASH ON DELIVERY. ALL WORK MUST BE DONE IN OUR SHOP.

DUE TO INSURANCE REGULATIONS — NO LOAN CARS AVAILABLE

Signed: Sales Mgr. Wagner

Signed: Customer [Signature]

Date 10/05/1999

TO SELLER SATURN OF THE DESERT
6600 PERLA ROAD CATHEDRAL CITY, CA 922346543

The undersigned Purchaser(s) agree(s) to furnish his/their own Insurance Policy, covering property which is the subject of a Security Agreement dated this 5th day of OCTOBER, 1999

The vehicle referred to herein is described as follows:

Year	Make	Model	Body	Vehicle Identification No.
<u>99</u>	<u>SATURN</u>	<u>SL</u>	<u>4D SEDAN</u>	<u>1G9ZF5297XZ157004</u>

Such Insurance Policy must be delivered to the Seller within _____ days from the date hereof, and if Seller does not receive such Policy by the time stated, Seller may (but is not required to) procure insurance of the kind and type agreed to be furnished under the terms of the above mentioned Security Agreement.

Ins.Co. _____ Agent DITO ARMENTO
471 E LANQUITZ CYN WAY PALM SPRINGS, CA 92252 760 416 2276
ADDRESS OF AGENT - STREET CITY STATE ZIP AGENT'S PHONE NUMBER

Policy No. _____ Exp. Date 4/05/1999
☐ Fire & Theft - ☐ Additional Coverage - ☒ \$ 500.00 Deductible Comprehensive - ☒ \$ 500.00 Deductible Collision

In the event I fail to furnish a valid insurance policy, or written evidence, from an insurance company for comprehensive and deductible collision insurance coverage, within the time specified from above date, I hereby agree to pay to Seller or its assignees any earned premium for any policy they may have to place for the above described vehicle in accordance with repayment procedures established under California Civil Code Section 2982.8.

I/we further agree to assume forthwith any and all responsibility for damage to the property referred to above or resulting from the use, maintenance or operation thereof, and agree to hold Seller free of any loss, claim, or liability resulting from any damage to said property or from the use, maintenance or operation thereof.

Loss Payee _____
NOTICE TO BUYER: This Agreement does not authorize the ordering of Public Liability or Property Damage Insurance.
 Any insurance ordered by the financial institution will cover loss of or damage to the above described vehicle only and will not include Public Liability or Property Damage Insurance.

"WARNING: IT IS YOUR RESPONSIBILITY UNDER CALIFORNIA LAW TO OBTAIN LIABILITY INSURANCE OR BE SUBJECT TO PENALTIES FOR VIOLATING SECTION 16020 OF THE VEHICLE CODE, WHICH MAY INCLUDE LOSS OF LICENSE OR FINE. THE INSURANCE ACQUIRED BY THE LIENHOLDER DOES NOT PROVIDE LIABILITY COVERAGE AND DOES NOT SATISFY YOUR RESPONSIBILITY UNDER CALIFORNIA LAW."

1824 VERDUGO VISTA DR. GLENDALE, CA 91208

010 545 9592 210 560 1936
BUYER'S NAME (Printed) ADDRESS

HOME PHONE BUSINESS PHONE

X [Signature] BUYER'S SIGNATURE
 X _____ CO-BUYER'S SIGNATURE

Signed: Sales Mgr. [Signature] Signed: Customer [Signature]

ODOMETER MILEAGE STATEMENT

Federal law (and State law, if applicable) requires that you state the mileage on transfer of ownership. Failure to complete or the making of a false statement may result in fines and/or imprisonment.

I, SATURN OF THE DESERT state that the odometer now reads 11 no tenths

miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

- ☐ (1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.
- ☐ (2) I hereby certify that the odometer reading is NOT the actual mileage.

WARNING — ODOMETER DISCREPANCY

Make SATURN

Model SL

Body Type 4D SEDAN

Vehicle Identification Number 1G8ZF5287XZ157904

Year 1999

Transferor's Name SATURN OF THE DESERT

Transferor's Address 68080 PEREZ ROAD
CATHEDRAL CITY (City) CA (State) 922346543 (Zip Code)

Transferor's Signature *Saturn of the Desert by Wayne B. B.* (City) (State) (Zip Code)

Date of Statement 10/06/98

Transferee's Name KENDRICK D MOXON

Transferee's Address 1824 VERDUGO VISTA DR.
GLENDALE (City) CA (State) 91208 (Zip Code)

Transferee's Signature *[Signature]* (City) (State) (Zip Code)

GMAC - Insurance Information

To be completed by Branch

BRANCH DEALER

ACCOUNT NO.

1 - LESSEE

LESSEE - FIRST NAME

MI LAST NAME

OR LESSEE BUSINESS NAME

CITY

ST

ZIP CODE

A G E N C Y A D D R E S S	Agency _____
	Street Address _____
	City _____ State _____ Zip _____

INTERNAL USE ONLY

- | | |
|---|---|
| ☐ Lease Assignment | ☐ Flat Cancellation Replaces Lease |
| ☐ Employee Lease Used Vehicles | ☐ Multiple Leases |
| ☐ Physical Damage Waived | |
| Comp _____ Coll _____ | ☐ Substitution of Vehicle |

AGENCY CONTACT - FIRST INITIAL AND LAST NAME

AGENCY PHONE

INSURED - MUST BE NAMED ON LEASE - FIRST NAME MI LAST NAME

INSURANCE COMPANY

POLICY NUMBER

EFFECTIVE DATE (MM, DD, YY) EXPIRATION DATE (MM, DD, YY)

I agree to maintain insurance as described in the "Coverage Requirements" section below and as required by my vehicle lease agreement. I understand that coverages as described must be maintained until termination of the vehicle lease agreement, and agree that GMAC or PDP Services may request proof of such insurance. I understand that failure to keep such insurance in force will be an event of default under the vehicle lease agreement, entitling GMAC to take action under the Lease. I also acknowledge receipt of a copy of this Agreement and authorize the agent to place coverages as required.

Lessee's Signature

Date

**2 - COVERAGE REQUIREMENTS
COVERAGE LIMITS****PASSENGER CAR/LIGHT DUTY TRUCK****MEDIUM DUTY TRUCK**

Liability:

\$100,000/300,000 Bodily Injury,
\$50,000 Property Damage (minimum)
or \$300,000 Combined Single Limit

\$100,000/300,000 Bodily Injury,
\$50,000 Property Damage (minimum)
or \$300,000 Combined Single Limit
\$1,000 Deductible (maximum)

Comprehensive/Collision:

\$500 Deductible (maximum)

ENDORSEMENT NAME - To Be Completed By Dealer (CHECK ONLY ONE)

"Additional Insured" and "Loss Payee" endorsements as specified in this section, with the mailing address as shown below.

- ☐ GMAC ☐ VAULT & GMAC as their interests appear ☐ COLT & VAULT as their interests appear ☐ _____ & VAULT (specify)

ENDORSEMENT MAILING ADDRESS

It is imperative that this address be used for all insurance notifications:

c/o PDP Services
Executive Plaza IV
Hunt Valley, MD 21031-1053

3 - DEALER

VEHICLE INFORMATION

VIN

Liability Confirmed	☐ Yes ☐ No	Person Contacted at Agency: _____ Dealer Verification By: _____ Date: _____ Dealership Name: _____ Tel. No. () _____
Comprehensive Confirmed	☐ Yes ☐ No	
Collision Confirmed	☐ Yes ☐ No	
Endorsements Confirmed	☐ Yes ☐ No	
PDP Address Confirmed	☐ Yes ☐ No	

4 - AGENT

Please attach a Certificate of Insurance to this form, including the coverages and endorsements noted in Section 2 and as authorized by your insured in Section 1. The certificate should then be mailed to PDP Services, Executive Plaza IV, Hunt Valley, MD 21031-1053.

Failure to include coverages and endorsements as required or failure to use the notification address above will result in processing delays and may result in additional requests for information.

GMAC 685 DLP 12-95

QUINTUPLICATE ORIGINAL - LESSEE

RECEIVED FROM
234 WILLOW VISTA RD.
ALHAMBRA, CA 91808
LOS ANGELES

LESSOR (Retailer)
SATURN OF ALHAMBRA
68080 PEREZ ROAD
CATHEDRAL CITY, CA 92234-6543

This is an agreement to lease a vehicle. This is not a purchase agreement. You are not buying the vehicle. By signing this lease, you agree to everything on the front and back. "We," "us," and "our" refer to Lessor named above and any assignee. An "assignee" is a person to whom this lease is assigned (if it is assigned).

THE VEHICLE YOU ARE LEASING

New/Used	Year	Make & Model	Body Style	Lease Vehicle ID#	Mileage	Primary Use
						☐ Personal, Family or Household ☐ Business or Agriculture

Dealer Installed Options:

FEDERAL CONSUMER LEASING ACT DISCLOSURES

Amount Due at Lease Signing or Delivery (Itemized Below)	Monthly Payments Your first monthly payment of \$_____ is due on _____, followed by _____ payments of \$_____ due on the _____ of each month. The total of your monthly payments is \$_____.	Other Charges (not part of your monthly payment) Disposition fee (if you do not purchase the vehicle) \$_____ Total \$_____	Total of Payments (The amount you will have paid by the end of the lease.) \$_____
--	--	---	--

Itemization of Amount Due at Lease Signing or Delivery

Amount Due at Lease Signing or Delivery:

Capitalized cost reduction	\$_____
First monthly payment	\$_____
Refundable security deposit	\$_____
Title fees	\$_____
Registration fees	\$_____
Sales/use tax	\$_____
Total	\$_____

How the Amount Due at Lease Signing or Delivery will be paid:

Net trade-in allowance	\$_____
Rebates and noncash credits	\$_____
Amount to be paid in cash	\$_____
Total	\$_____

Your monthly payment is determined as shown below:

Gross capitalized cost. The agreed upon value of the vehicle (\$_____) and any items you pay for over the lease term (such as service contracts, insurance, and any outstanding prior credit or lease balance)	\$_____
Capitalized cost reduction. The amount of any net trade-in allowance, rebate, noncash credit, or cash you pay that reduces the gross capitalized cost	- \$_____
Adjusted capitalized cost. The amount used in calculating your base monthly payment	= \$_____
Residual value. The value of the vehicle at the end of the lease used in calculating your base monthly payment	- \$_____
Depreciation and any amortized amounts. The amount charged for the vehicle's decline in value through normal use and for other items paid over the lease term	= \$_____
Rent charge. The amount charged in addition to the depreciation and any amortized amounts	+ \$_____
Total of base monthly payments. The depreciation and any amortized amounts plus the rent charge	= \$_____
Lease term. The number of months in your lease	+ _____
Base monthly payment	= \$_____
Monthly sales/use tax (estimated)	+ \$_____
Total monthly payment	= \$_____

Early Termination. You may have to pay a substantial charge if you end this lease early. The charge may be up to several thousand dollars. The actual charge will depend on when the lease is terminated. The earlier you end the lease, the greater this charge is likely to be.

Excessive Wear and Use. You may be charged for excessive wear based on our standards for normal use and for mileage in excess of _____ miles per year at the rate of \$_____ per mile.

Purchase Option at End of Lease Term. You have an option to buy the vehicle at the end of the lease term for \$_____ plus official fees and taxes.

Other Important Terms. See your lease documents for additional information on early termination, purchase options and maintenance responsibilities, warranties, late and default charges, and insurance.

1. ITEMIZATION OF GROSS CAPITALIZED COST.

Agreed upon value of the vehicle	\$ 12,515.00
GMAC administrative fee	+ \$ 105.00
License/registration/title fees	+ \$ N/A
Sales tax	+ \$ N/A
Other tax (describe)	+ \$ N/A
Optional service contracts	
_____	\$ N/A
_____	\$ N/A
Total service contracts	+ \$ N/A
Optional life insurance	\$ N/A
Optional disability insurance	\$ N/A
Total insurance	+ \$ N/A
Gross Capitalized Cost	= \$ 12,620.00

2. THE VEHICLE YOU ARE TRADING.

	(year)	(make)	(model)
Gross trade-in value			\$ N/A
Payoff			- \$ N/A
Net trade-in value			= \$ N/A

3. OFFICIAL FEES AND TAXES. You will pay all government license, title, registration, testing, and inspection fees for the vehicle. You will pay all taxes on the lease or the vehicle that the government levies on you, the vehicle, or us (except our net income taxes). We may change your monthly payment if taxes change. We may bill you separately for official fees and taxes.

TOTAL ESTIMATED FEES AND TAXES YOU MUST PAY DURING LEASE \$ 1,324.32

6. CHARGE FOR FINES. If the government places a fine on the vehicle and you do not pay it promptly, we may pay it. Each time we pay a fine, you will pay us the fine plus \$20.

7. OPTIONAL LIFE AND DISABILITY INSURANCE. We do not require life or disability insurance. If you sign below, we will try to get the coverage(s) checked for the lease term. We will include the premium in your base monthly payment. A notice you receive when you sign this lease describes the coverage(s). The insurance may not cover taxes and other amounts due besides the base monthly payment.

Insurer Name _____
Address _____
☐ Life Insurance (☐ Lessee ☐ Co-Lessee ☐ Both) Premium \$ N/A
Coverage Limit \$ N/A
☐ Disability Insurance (Lessee Only) Premium \$ N/A
Monthly Coverage Limit \$ N/A
Lessee's Signature _____ Age _____
Co-Lessee's Signature _____ Age _____

8. WARRANTY AND EXCLUSION OF WARRANTY. You have the benefit of any warranty checked below.

☒ Standard manufacturer's warranty

Warranty papers that are separate from this lease state any coverage limits. We are giving you a warranty that the vehicle conforms to the description in this lease. THERE ARE NO OTHER EXPRESS WARRANTIES ON THE VEHICLE.

The following applies only if this lease is not primarily for personal, family, or household purposes: **WE MAKE NO IMPLIED WARRANTY OF MERCHANTABILITY. THERE IS NO WARRANTY THAT THE VEHICLE IS FIT FOR A PARTICULAR PURPOSE.**

1. ITEMIZATION OF GROSS CAPITALIZED COST.

Agreed upon value of the vehicle \$ 12,515.00
 GMAC administrative fee + \$ 395.00
 License/registration/title fees + \$ N/A
 Sales tax + \$ N/A
 Other tax (describe) + \$ N/A
 Optional service contracts \$ N/A
 Total service contracts + \$ N/A
 Optional life insurance \$ N/A
 Optional disability insurance \$ N/A
 Total insurance + \$ N/A
 Gross Capitalized Cost = \$ 13,210.00

2. THE VEHICLE YOU ARE TRADING.

(year) (make) (model)
 Gross trade-in value \$ N/A
 Payoff - \$ N/A
 Net trade-in value = \$ N/A

3. OFFICIAL FEES AND TAXES. You will pay all government license, title, registration, testing, and inspection fees for the vehicle. You will pay all taxes on the lease or the vehicle that the government levies on you, the vehicle, or us (except our net income taxes). We may change your monthly payment if taxes change. We may bill you separately for official fees and taxes.

TOTAL ESTIMATED FEES AND TAXES YOU MUST PAY DURING LEASE \$ 1,325.22
 Title fees \$ N/A
 Registration fees \$ 39.00
 License fees \$ 750.00
 Sales/use taxes (including tax on capitalized cost reduction) \$ 546.22
 Excise taxes \$ N/A
 Personal property taxes \$ N/A
 Other (describe) \$ N/A

4. LATE CHARGE. If you do not pay a monthly payment in full within 30 days after it is due, you will pay a late charge of \$4.

5. EXCESS MILEAGE CHARGE. The total allowed mileage on the odometer at lease end is:

Starting odometer mileage 31 miles
 Base mileage allowance + 3000 miles
 Purchased extra miles + 0 miles
 Total allowed mileage = 3031 miles

You are paying \$ N/A for extra miles. At scheduled lease end, we will credit you with \$ N/A per mile for each unused extra mile you purchased. There will be no credit if the lease ends early, you buy the vehicle, or the vehicle is a total loss.

The excess mileage charge is \$.23 per mile for each mile beyond 3031 miles. If the lease ends early, any excess mileage and wear charge will not be more than residual value minus the vehicle sale price. There is no excess mileage charge if you buy the vehicle.

6. CHARGE FOR FINES. If the government places a fine on the vehicle and you do not pay it promptly, we may pay it. Each time we pay a fine, you will pay us the fine plus \$20.

7. OPTIONAL LIFE AND DISABILITY INSURANCE. We do not require life or disability insurance. If you sign below, we will try to get the coverage(s) checked for the lease term. We will include the premium in your base monthly payment. A notice you receive when you sign this lease describes the coverage(s). The insurance may not cover taxes and other amounts due besides the base monthly payment.

Insurer Name _____
 Address _____

☐ Life Insurance (☐ Lessee ☐ Co-Lessee ☐ Both) Premium \$ N/A
 Coverage Limit \$ N/A
☐ Disability Insurance (Lessee Only) Premium \$ N/A
 Monthly Coverage Limit \$ N/A

Lessee's Signature _____ Age _____
 Co-Lessee's Signature _____ Age _____

8. WARRANTY AND EXCLUSION OF WARRANTY. You have the benefit of any warranty checked below.

☒ Standard manufacturer's warranty

Warranty papers that are separate from this lease state any coverage limits. We are giving you a warranty that the vehicle conforms to the description in this lease. **THERE ARE NO OTHER EXPRESS WARRANTIES ON THE VEHICLE.**

The following applies only if this lease is not primarily for personal, family, or household purposes: **WE MAKE NO IMPLIED WARRANTY OF MERCHANTABILITY. THERE IS NO WARRANTY THAT THE VEHICLE IS FIT FOR A PARTICULAR PURPOSE.**

9. OPTIONAL SERVICE OR MAINTENANCE CONTRACT.

Name _____
 Term N/A months, N/A miles.

If you are buying a service or maintenance contract now, you may pay for it at lease signing. If you do not, the price will be in the capitalized cost, and you will pay rent charges on the price.

10. ASSIGNMENT BY LESSOR.

☒ If this box is checked, Lessor (Retailer) will assign this lease and sell the vehicle to General Motors Acceptance Corporation ("GMAC").

☒ If this box is checked, GMAC helped to arrange this lease and Lessor (Retailer) will assign it and sell the vehicle to Central Originating Lease Trust.

☐ If this box is checked, Lessor (Retailer) will assign this lease and sell the vehicle to _____

☐ If this box is checked, Lessor (Retailer) intends not to assign this lease.

The assignee may designate Vehicle Asset Universal Leasing Trust, or its trustee, as agent to hold title for the benefit of the assignee on the vehicle's certificate of title and/or registration.

The sale and assignment will not be considered to change materially your duties, burden, or risk under this lease.

After assignment, GMAC will service this lease, if GMAC is the assignee or if GMAC helped to arrange this lease. You must then make all payments to GMAC (for its or the assignee's account) or as otherwise directed. If we assign this lease, you will not receive notice of assignment.

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Excessive Wear and Use. You may be charged for excessive wear based on our standards for normal use and for mileage in excess of _____ miles per year at the rate of \$ _____ per mile.

Purchase Option at End of Lease Term. You have an option to buy the vehicle at the end of the lease term for \$ _____, plus official fees and taxes.

Other Important Terms. See your lease documents for additional information on early termination, purchase options and maintenance responsibilities, warranties, late and default charges, and insurance.

1. ITEMIZATION OF GROSS CAPITALIZED COST.

Agreed upon value of the vehicle \$ 12,515.00

GMAC administrative fee + \$ 105.00

License/registration/title fees + \$ N/A

Sales tax + \$ N/A

Other tax (describe) + \$ N/A

Optional service contracts

..... \$ N/A

..... \$ N/A

Total service contracts + \$ N/A

Optional life insurance \$ N/A

Optional disability insurance \$ N/A

Total insurance + \$ N/A

..... + \$ N/A

..... + \$ N/A

Gross Capitalized Cost = \$ 12,620.00

2. THE VEHICLE YOU ARE TRADING.

(year) (make) (model)

Gross trade-in value \$ 3,100

Payoff - \$ 2,100

Net trade-in value = \$ 1,000

3. OFFICIAL FEES AND TAXES. You will pay all government license, title, registration, testing, and inspection fees for the vehicle. You will pay all taxes on the lease or the vehicle that the government levies on you, the vehicle, or us (except our net income taxes). We may change your monthly payment if taxes change. We may bill you separately for official fees and taxes.

TOTAL ESTIMATED FEES AND TAXES YOU MUST PAY DURING LEASE \$ 1,100.00

Title fees \$ N/A

Registration fees \$ 100.00

License fees \$ 100.00

Sales/use taxes (including tax on capitalized cost reduction) \$ 100.00

Excise taxes \$ N/A

Personal property taxes \$ N/A

Other (describe) \$ N/A

4. LATE CHARGE. If you do not pay a monthly payment in full within 30 days after it is due, you will pay a late charge of \$4.

5. EXCESS MILEAGE CHARGE. The total allowed mileage on the odometer at lease end is:

Starting odometer mileage miles

Base mileage allowance + miles

Purchased extra miles + miles

Total allowed mileage = miles

You are paying \$ _____ for extra miles. At scheduled lease end, we will credit you with \$ _____ per mile for each unused extra mile you purchased. There will be no credit if the lease ends early, you buy the vehicle, or the vehicle is a total loss.

The excess mileage charge is \$ 20 per mile for each mile beyond 36,000 miles. If the lease ends early, any excess mileage and wear charge will not be more than residual value minus the vehicle sale price. There is no excess mileage charge if you buy the vehicle.

THERE IS NO COOLING OFF PERIOD

California law does not provide for a "cooling off" or other cancellation period for vehicle leases. Therefore, you cannot later cancel this lease simply because you change your mind, decided the vehicle costs too much, or wish you had acquired a different vehicle. You may cancel this lease only with the agreement of the lessor or for legal cause, such as fraud.

THIS IS THE ENTIRE AGREEMENT. This lease contains the entire agreement between you and us relating to the lease of the vehicle. Any change to the terms of this lease must be in writing and signed by you and us. No oral changes are binding. We may delay or refrain from enforcing any of our rights under this lease without losing them. Lessee (and Co-Lessee) initials

(1) Do not sign this lease before you read it or if it contains any blank spaces to be filled in; (2) You are entitled to a completely filled in copy of this lease; (3) Warning — Unless a charge is included in this lease for public liability or property damage insurance, payment for that coverage is not provided by this lease.

YOU SIGNED AND RECEIVED A COMPLETELY FILLED-IN COPY OF THIS AGREEMENT AT

CATHEDRAL CITY, CA 922346519

ON OCTOBER 5, 1998

LESSEE: BY: CO-LESSEE:

LESSOR: BY: TITLE:

Lessor assigns all right, title, and interest in this lease to the party identified in this lease as the intended assignee, under the terms of the lease plan dealer agreement as in effect from time to time with the assignee (the "Dealer Agreement"). Lessor also assigns all right, title, and interest in the leased vehicle to the party identified in this lease as the intended assignee, or its designee, under the terms of the Dealer Agreement.

LESSOR: BY: TITLE:

SEE OTHER SIDE FOR OTHER IMPORTANT AGREEMENTS INCLUDING A PROHIBITION OF TRANSFER OF YOUR INTEREST.

6. CHARGE FOR FINES. If the government places a fine on the vehicle and you do not pay it promptly, we may pay it. Each time we pay a fine, you will pay us the fine plus \$20.

7. OPTIONAL LIFE AND DISABILITY INSURANCE. We do not require life or disability insurance. If you sign below, we will try to get the coverage(s) checked for the lease term. We will include the premium in your base monthly payment. A notice you receive when you sign this lease describes the coverage(s). The insurance may not cover taxes and other amounts due besides the base monthly payment.

Insurer Name _____

Address _____

☐ Life Insurance (☐ Lessee ☐ Co-Lessee ☐ Both) Premium \$ N/A

Coverage Limit \$ N/A

☐ Disability Insurance (Lessee Only) Premium \$ N/A

Monthly Coverage Limit \$ N/A

Lessee's Signature _____ Age _____

Co-Lessee's Signature _____ Age _____

8. WARRANTY AND EXCLUSION OF WARRANTY. You have the benefit of any warranty checked below.

☒ Standard manufacturer's warranty

☐ _____

Warranty papers that are separate from this lease state any coverage limits. We are giving you a warranty that the vehicle conforms to the description in this lease. THERE ARE NO OTHER EXPRESS WARRANTIES ON THE VEHICLE.

The following applies only if this lease is not primarily for personal, family, or household purposes: WE MAKE NO IMPLIED WARRANTY OF MERCHANTABILITY. THERE IS NO WARRANTY THAT THE VEHICLE IS FIT FOR A PARTICULAR PURPOSE.

9. OPTIONAL SERVICE OR MAINTENANCE CONTRACT.

Name _____

Term N/A months, N/A miles.

If you are buying a service or maintenance contract now, you may pay for it at lease signing. If you do not, the price will be in the capitalized cost, and you will pay rent charges on the price.

10. ASSIGNMENT BY LESSOR.

☒ If this box is checked, Lessor (Retailer) will assign this lease and sell the vehicle to General Motors Acceptance Corporation ("GMAC").

☒ If this box is checked, GMAC helped to arrange this lease and Lessor (Retailer) will assign it and sell the vehicle to Central Originating Lease Trust.

☐ If this box is checked, Lessor (Retailer) will assign this lease and sell the vehicle to _____

☐ If this box is checked, Lessor (Retailer) intends not to assign this lease.

The assignee may designate Vehicle Asset Universal Leasing Trust, or its trustee, as agent to hold title for the benefit of the assignee on the vehicle's certificate of title and/or registration.

The sale and assignment will not be considered to change materially your duties, burden, or risk under this lease.

After assignment, GMAC will service this lease, if GMAC is the assignee or if GMAC helped to arrange this lease. You must then make all payments to GMAC (for its or the assignee's account) or as otherwise directed. If we assign this lease, you will not receive notice of assignment

NEW VEHICLE DEALER NOTICE TEMPORARY IDENTIFICATION

(Must be affixed to the vehicle before delivery to the purchaser)

7629362

RM	BODY TYPE 4D SEDAN	VEHICLE IDENTIFICATION NUMBER 1G0ZF5287XZ157904	
WAS A NEW VEHICLE (MO./DAY/YR.) 5/98		DEALER'S NUMBER 12307	SALESPERSON'S NUMBER 8339557
TRUE FULL NAME(S) RICK L MOXON			
VEHICLE VISTA DR.			
TRANSFER OR SALE. DEALER METER READING HERE		☐ ☐ ☐ ☐ ☒ ☐	
IMPORTANT! ENTER BOTH DEALER'S AND SALESPERSON'S NUMBERS. This is a notice of purchase of vehicle. Do not use as an application for registration or title.			

REGISTRATION VALID FROM		TYPE	LICENSE NUMBER
10/08/1998 TO 10/08/1999		11	4DJP784
VEHICLE IDENTIFICATION 1G0ZF5287XZ157904		MAKE STRN	
BODY TYPE MODEL 4D	CYLS. 00	DATE FIRST SOLD 00/00/1998	CLASS CY
DATE ISSUED 11/11/1998	TYPE VEH 011	MP G	AX Q
	WC Q	UNLADEN WEIGHT 00000	TOTAL FEES PAID \$292 1900 4

REGISTERED
OWNER
LINDHOLM

VAULT FOR GMAC OR COLT LSR
MOXON KENDRICK L LSE
C/O GMAC 1824 VERDUGO
VISTA DR
GLENDALE CA 91208

GMAC
PO BOX 8126
COCKEYSVILLE
MD

21030

D0617781106040014C

STATE OF CALIFORNIA
DEPARTMENT OF MOTOR VEHICLES
VALIDATED REGISTRATION CARD
READ REVERSE SIDE - IMPORTANT INSTRUCTIONS

A 1667623

4/22/1999 14:40

7604165

DMA

PAGE 01

INSURANCE IDENTIFICATION CARD

(STATE) CA

COMPANY NUMBER

COMPANY

MERCURY INSURANCE COMPANY

POLICY NUMBER

EFFECTIVE DATE

EXPIRATION DATE

AP04229527

04/07/99

10/07/99

YEAR

MAKE/MODEL

VEHICLE IDENTIFICATION NUMBER

1999 SATURN SL 4DR SDN 1G8ZF528XZ157904

AGENCY/COMPANY ISSUING CARD

DMA Insurance Services

471 E. Tahquitz Canyon #213

Palm Springs CA 92262

INSURED

ROBERT J. CIPRIANO

155 S. PALM CANYON DR #A25

PALM SPRINGS CA 92262

SEE IMPORTANT NOTICE ON REVERSE SIDE

THIS CARD MUST BE KEPT IN THE INSURED
VEHICLE AND PRESENTED UPON DEMAND

IN CASE OF ACCIDENT: Report all accidents to your Agent/Company as
soon as possible. Obtain the following information:

1. Name and address of each driver, passenger and witness.
2. Name of Insurance Company and policy number for each vehicle involved.

DMA

IMPORTANT INFORMATION

Thank you for placing your business with Mercury Insurance Group.

CAR	OCC DRV	RAT DRV	PAR DRV	PTS	SD PTS	SPLY RAT	GD STD	CAR TYPE	MC	RT BND	SYM	CLASS	USE	RAD	FIN RES	PER3	FLO	GRP CD	MULTI POL	DOB	SR CHG	GD DRV	REST	AL BAK	A/T DEV
1	2			00	00	0	N	GDM	N	69	05	363	BU	5	0	0				1961	0	Y	1	0	2

MAILING DATE

04/02/1999

UND. CODE: AAK

AMOUNT DUE:

\$.00

DUE DATE:

01/22/1999 14:40 7604165

DMA

PAGE 03

PRODUCER DMA INSURANCE SERVICES		4537	49	 MERCURY INSURANCE COMPANY AUTOMOBILE POLICY DECLARATIONS IMPORTANT COVERAGE EXCLUSION	
POLICY NUMBER APO4229527		POLICY PERIOD FROM 12-01 AM 04/07/1999 TO 12-01 AM 10/07/1999		APPLICABLE TO ALL COVERAGES, INCLUDING BUT NOT LIMITED TO, LIABILITY AND UNINSURED MOTORISTS, PROVIDED NOW OR LATER. It is agreed that the insurance afforded by this policy shall not apply nor accrue to the benefit of any insured or any third party claimant when any motor vehicle is being used or operated by a person listed below regardless of where the person resides or whether the person is licensed to drive.	
PERSONS INSURED NAMED INSURED ROBERT J CIPRIANO					
DRIVERS ROBERT J CIPRIANO KENDRICK MOXON					
MAILING ADDRESS 280 S CABALLEROS #236 PALM SPRINGS CA 92262					
CAR	YEAR	VEHICLE DESCRIPTION	SERIAL NUMBER	COST OR VALUE	NEW USED PURCHASE DATE H.P. C.I.D.
1	1999	SATURN SL SDN 4DR	1G8ZF5287XZ157904	12500	N 10/1998
CAR	UP-ALL-BA-RO	LOSS PAYEE (LP), ADDITIONAL INTERESTS (AI), LOSS PAYEE AND ADDITIONAL INTERESTS (AI) AND REGISTERED OWNER (RO) OTHER THAN THOSE LISTED ABOVE.			
1	LA	COLTRUST VAULTTRUST 7TH FL EXEC PLAZA IV C/O PDP SRV HUNT VALLEY MD 21031			
THE INSURANCE AFFORDED IS ONLY WITH RESPECT TO SUCH OF THE FOLLOWING COVERAGES AS ARE INDICATED BY A SPECIFIC PREMIUM CHARGE OR CHARGES. THE LIMIT OF THE COMPANY'S LIABILITY FOR EACH SUCH COVERAGE IS STATED BELOW SUBJECT TO ALL THE TERMS OF THE POLICY. THE LIMIT OF LIABILITY FOR COMPREHENSIVE AND COLLISION COVERAGE SHALL NOT EXCEED THE "COST" SHOWN ABOVE.					
COVERAGES		LIMITS OF LIABILITY		PREMIUMS	
BODILY INJURY LIABILITY		\$ 100,000 EACH PERSON	\$ 300,000 EACH ACCIDENT	CAR 1	CAR
PROPERTY DAMAGE LIABILITY		\$ 100,000	EACH ACCIDENT	263	
UNINSURED MOTORISTS		\$ 15,000 EACH PERSON	\$ 30,000 EACH ACCIDENT	15	
BODILY INJURY LIABILITY		\$	MAXIMUM		
UNINSURED MOTORISTS		\$	MAXIMUM		
PROPERTY DAMAGE LIABILITY		\$	MAXIMUM		
COLLISION DEDUCTIBLE WAIVER		\$ 5000	EXCESS WITH REIMBURSEMENT	29	
MEDICAL EXPENSE		\$ 5000	EXCESS WITH REIMBURSEMENT	29	
COMPREHENSIVE		DEDUCTIBLE CAR 1	\$ 500 CAR \$	56	
COLLISION		DEDUCTIBLE CAR 1	\$ 500 CAR \$	135	
TOWING & LABOR		\$ 70	EACH DISABLEMENT	6	
RENTAL CAR BENEFIT		\$ 30	PER DAY 30 DAYS	21	
RENTED CAR PHYSICAL DAMAGE		\$	DEDUCTIBLE PER CLAIM (SEE RCPO PREMIUM BELOW)		
ENDORSEMENTS ATTACHED TO THE POLICY				532	
U-10 10/1997				RCPO PREMIUM	POLICY FEE
					TOTAL PREMIUM 532

IMPORTANT INFORMATION

EFFECTIVE 04/07/1999

Your automobile insurance expires and coverage ceases at 12:01 AM on 04/07/1999.

Coverage under this policy will become effective provided the premium is paid as

indicated on the enclosed NOTICE OF PREMIUM DUE.

YOU MAY SELECT ANY ONE OF THE PAY PLANS SHOWN BELOW.

PAY PLAN	PAYMENT AMT	FEE	DUE DATE	NEXT PAYMENT	FEE	DUE DATE
FULL PAY	\$532.00	NONE	04/06/1999			
2 PAY	\$266.00	\$5.00	04/06/1999	\$266.00	\$5.00	06/19/1999
3 PAY	\$177.34	\$5.00	04/06/1999	\$177.33	\$5.00	05/20/1999

DVR.	VIOL. CODE	VIOL. DATE	VIOL. CODE	VIOL. DATE	VIOL. CODE	VIOL. DATE
2	21651A	09/22/1998				

CAR	DEC DRV	RAT DRV	PRN DRV	PTS	SD PTS	SPLT RAT	GD STD	CAR TYPE	MC	AT BND	SYM	CLASS	USE	RAD	FIN RES	PERS	FLG	GRP CD	MULTI POL	DOB	BR CHG	GD DRV	REB	A/L BAK	A/T DEV
1	2		1	00	01	0	N	GDM	N	69	05	363	BU	5	0	0				1961	0	Y	1	0	2

MAILING DATE:
03/11/1999

UND. CODE: AAKS

AMOUNT DUE:

\$271.00

DUE DATE: 04/08/1999

PRODUCER COPY

Transfer Date: 03/11/1999