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Code No. 1455
THOMAS C. BRADLEY, ESQ.
Bar No. 1621
448 Hill Street
Reno, Nevada 89501
Telephone (775) 323-5178
Counsel for Plaintiff

THE SECOND JUDICIAL DISTRICT COURT OF THE STATE OF NEVADA
IN AND FOR THE COUNTY OF WASHOE

ARCADIA FINANCIAL, LTD.
a Minnesota corporation,

Plaintiff,

Case NO. CV01-00941

vs.

Dept. No. 6

RICK A. PADILLA,
SATWAN K. PADILLA,
and DOES I - X,

Defendants.

CONFESSON OF JUDGMENT

Defendants, RICK A. PADILLA and SATWAN K. PADILLA, in accordance with
NRS 17.090, et seq., hereby declare that each of them is indebted jointly and severally to Plaintiff
ARCADIA FINANCIAL, LTD., a Minnesota corporation, ("Arcadia") in the amount of FIVE
THOUSAND FIVE HUNDRED NINETY-FIVE DOLLARS (\$5,595.00).

The outstanding debt owed by Defendants, Rick A. Padilla and Satwan K. Padilla,
to Plaintiff, Arcadia, arises from the breach by Rick A. Padilla and Satwan K. Padilla of their
agreement, to make payments for a 1998 Suzuki Esteem, Vehicle Identification No
JS2GB31S7W5149971 purchased from Internet Auto Rent and Sales, 1220 Kietzke Lane, Reno,

0578894



SINAL, SCHROEDER, MOONEY, BOETSCH,
BRADLEY & PACE
AN ASSOCIATION OF LAW OFFICES
448 HILL STREET
RENO, NEVADA 89501
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448 HILL STREET
RENO, NEVADA 89501
(775) 923-5178

1 NV 89502, on December 12, 1998. Internet Auto Rent and Sales subsequently assigned its rights
2 under the agreement to Arcadia. Defendants, Rick A. Padilla and Satwan K. Padilla, breached this
3 agreement by failing to make the required payments. Defendants, Rick A. Padilla and Satwan K.
4 Padilla, had made some payments to Arcadia and the principal balance of the debt owed to
5 Arcadia on the date of the last payment, March 3, 2000, was TEN THOUSAND SIX HUNDRED
6 NINETEEN and 84/100 DOLLARS (\$10,619.84); accrued interest to November 21, 2000, of
7 ONE THOUSAND, FIVE HUNDRED TWENTY-SIX and 60/100 DOLLARS (\$1,526.60);
8 together with interest accruing at the per diem rate of FIVE and 80/100 DOLLARS (\$5.80) from
9 November 21, 2000, until paid in full plus attorney's fees and court costs of over ONE
10 THOUSAND TWO HUNDRED DOLLARS (\$1,200.00).
11

12
13 The vehicle was subsequently involved in an accident and totaled. The insurance
14 company paid Arcadia Financial SEVEN THOUSAND TWO HUNDRED TWENTY-FOUR and
15 63/100 DOLLARS (\$7,224.63).
16

17 In exchange for Defendants, Rick A. Padilla and Satwan K. Padilla, acknowledging
18 their debt in this Confession of Judgment, Plaintiff Arcadia and Defendants, Rick A. Padilla and
19 Satwan K. Padilla, agreed on a Judgment in the amount of FIVE THOUSAND FIVE HUNDRED
20 NINETY-FIVE DOLLARS (\$5,595.00). Said sum is less than the amount owed by Defendants
21 to Plaintiff.
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Defendants, Rick A. Padilla and Satwan K. Padilla, hereby confess judgment in favor of Plaintiff, Arcadia, in the amount of FIVE THOUSAND FIVE HUNDRED NINETY-FIVE DOLLARS (\$5,595.00).

DATED this 19th day of August, 2001.

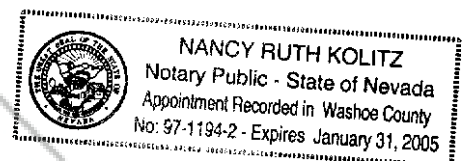
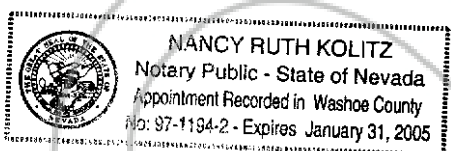
Pursuant to NRS 17.100, the undersigned verify under oath the above statements are true and correct:

Rick Padilla
RICK A. PADILLA

Satwan Padilla
SATWAN K. PADILLA

SUBSCRIBED and SWORN to before me
This 8 day of 19th, 2001.
Nancy Ruth Kolitz
NOTARY PUBLIC in and for said
County and State Washoe County
State of Nevada

SUBSCRIBED and SWORN to before me
This 8 day of 19th, 2001.
Nancy Ruth Kolitz
NOTARY PUBLIC in and for said
County and State



SINAI, SCHROE, MOONEY, BOETSCH,
BRADLEY & PACE
AN ASSOCIATION OF LAW OFFICES
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REQUESTED BY
Thomas C Bradley
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2003 JUN -5 AM 8:30

WERNER CHRISTEN
RECORDER

16 PAID kg DEPUTY

DOC # 2640917
01/15/2002 04:33P Fee:16.00
BK1
Requested By
THOMAS C BRADLEY
Washoe County Recorder
Kathryn L. Burks - Recorder
Pg 3 of 3 RPTT 0.00



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Mail to:

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 4 448 Hill Street
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 7 Counsel for Plaintiff

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 15 SATWAN K. PADILLA,
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18 CONFESSON OF JUDGMENT

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 & PACE
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2640917
 01/15/2002
 1 of 3

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01/15/2002
2 of 3

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2 favor of Plaintiff, Arcadia, in the amount of FIVE THOUSAND FIVE HUNDRED NINETY-
3 FIVE DOLLARS (\$5,595.00).

4 DATED this 19th day of August, 2001.

5 Pursuant to NRS 17.100, the undersigned verify under oath the above statements are true and
6 correct:

7
8 Rick Padilla
9 RICK A. PADILLA

Satwan Padilla
SATWAN K. PADILLA


10 SUBSCRIBED and SWORN to before me
11 This 8 day of 19th, 2001.


12 Nancy Ruth Kolitz
13 NOTARY PUBLIC in and for said
14 County and State Washoe County
State of Nevada

SUBSCRIBED and SWORN to before me
This 8 day of 19th, 2001.

Nancy Ruth Kolitz
NOTARY PUBLIC in and for said
County and State

SINAI, SCHROE MOONEY, BOETSCH,
& PACE
AN ASSOCI. OF LAW OFFICES
448 HILL STREET
RENO, NEVADA 89501
(775) 323-5178

15  NANCY RUTH KOLITZ
16 Notary Public - State of Nevada
17 Appointment Recorded in Washoe County
18 No: 97-1194-2 - Expires January 31, 2005

 NANCY RUTH KOLITZ
Notary Public - State of Nevada
Appointment Recorded in Washoe County
No: 97-1194-2 - Expires January 31, 2005

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Thomas C Bradley
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