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E. G. RICKARBY 392 FAIRHOPE AVENUE FAIRHOPE, ALABAMA

June 3, 1963

Mrs. Alice Duck Clerk of the Circuit Court Bay Minette, Alabama

Dear Mrs. Duck:

Inre: Tower Finance Corporation Vs: Ray Latner, et al Case #5492 Our File: 63-49

Request judgment by default on promissory note

for \$148.55.

Please issue certificate of judgment and have it recorded for me, and oblige.

Yours very truly,

e Conto

EGR/ts 6/7/63 cc: client

Encl. - Promissory note.

| LOAN 4434    | LATN<br>Rout                                     | ER, Rey & V<br>e #1 Bo<br>tantine, Mic | irginie<br>ox 259 |                           | •              | NOTE<br>TOWER FINANCE CORP.<br>of Three Rivers, Inc.  |
|--------------|--|--|-------------------|---------------------------|----------------|---|
| 9-24-60      | 254.17   | 18                                     | 11-1-60           | <b>XX</b> 4 <b>-1-</b> 62 | 2 18.00        | 33 N. Main St., Three<br>Rivers, Mich., herein  |
| DATE OF NOTE | PRIN. AMT. OF<br>NOTE AND ACTUAL<br>AMT. OF LOAN | NUMBER OF<br>MONTHLY PMTS.             | FIRST PMT. DUE    | FINAL PMT. DUE            | AMT. OF PMTS.* | "Tower Finance Corp-  |
|              | *Final Payment                                   | equal to unpaid princ                  | ipal and charges. |                           | ·              | A CONTRACT OF |

AGREED RATE OF CHARGE: 3% per month on that part of the unpaid principal balance not in excess of \$50.00, and  $2\frac{1}{2}\%$  per month on that part of the unpaid principal balance in excess of \$50.00 but not in excess of \$300.00, and  $\frac{3}{4}$  of 1% per month on that part of the unpaid principal balance in excess of \$300.00 but not in excess of \$500.00, computed on the basis of the number of days actually elapsed, a month being any period of 30 consecutive days.

IN CONSIDERATION of a loan made by TOWER FINANCE CORPORATION at its above office in the principal amount above stated, the undersigned jointly and severally promise to pay to the order of said corporation at its above office said principal amount together with charges at the above rate until fully paid.

Payment of principal and charges shall be made in consecutive monthly payments as above indicated beginning on the stated due date for the first payment and continuing on the same day of each succeeding month to and including the stated due date for the final payment. Sunday and holiday due dates are extended to next business day. Payment in advance may be made in any amount. Every payment made hereon shall be applied first to charges to date of actual payment and remainder to principal. Default in making any payment shall, at the option of the holder hereof and without notice or demand, render the entire unpaid balance of the principal hereof and accrued charges thereon at once due and payable.

Cause of action shall arise hereon only with respect to the entire principal and accrued charges remaining unpaid hereunder. The makers, sureties, endorsers, and guarantors hereof severally waive demand for payment, notice of non-payment, protest and notice of protest of this note, consent to extensions of time of payment without notice and charges his or her sole and separate estate now owned or hereafter acquired with the payment hereof. A statement of said loan has been delivered to the borrower as required by law. The construction, validity and effect hereof shall be governed by the laws of Michigan.

The maker signing on the top line below, hereby certifies that she is a married woman of full lawful age; that she has contracted the loan evidenced hereby, which is convenient and advantageous to her; that at the time of the signing and scaling of this note, she received the actual amount of the loan evidenced hereby directly for her own use, or for the use, benefit, or advantage of her separate estate; that she does not become accommodation endorser, maker, guarantor, or surety for another and that she is not hereby promising to pay the debt or to answer for the debt, default, misdoing or liability of any other person; but she is the principal debtor and has requested her husband to sign below as her guarantor.

The undersigned each hereby certifies that no undue influence or constraint has been exerted against the other with respect to the signatures of this note.

Witness the hands and seals of the undersigned the day of the date hereof above written.

| Witnesses:                                   | and the sale                    | а.<br><u>• 264 (</u> SEAL) |
|--|---------------------------------|----------------------------|
| SS/Wgra                                      | Ray Virginia Latner             | (SEAL)                     |
| G. S. Rogers                                 | Ray Latner                      | (SEAL)                     |
| THIS NOTE IS SECURED BY A CHATTEL MORTGAGE A | ND ] SALARY AND WAGE ASSIGNMENT | (SEAL)<br>NT               |

E. G. RICKARBY <sup>392</sup> FAIRHOPE AVENUE FAIRHOPE, ALABAMA

LAW OFFICES

February 27, 1963

Mrs. Alice Duck Clerk of the Circuit Court Bay Minette, Alabama

Dear Mrs. Duck:

Inre: Tower Finance Corporation Vs: Ray and Virginia Latner Our File: 63-49

With this we are handing you summons and complaint, in three copies, together with deposit for costs in the sum of \$25.00, along with letter to the sheriff.

Please process, and oblige.

Yours very truly,

EGR/ts Encl. 3/14/63 cc: Tower Finance Corporation E. G. RICKARBY 392 FAIRHOPE AVENUE FAIRHOPE, ALABAMA

March 25, 1963

Mrs. Alice Duck Clerk of the Circuit Court Bay Minette, Alabama

Gentlemen:

Re: Tower Finance Corp. of Three Rivers, Inc. Vs: Ray & Virginia Latner Case No. 5492 Our File: 63-49

The Sheriff returned "Not Found" in this case. Please issue an alias and send it to the Sheriff with the enclosed letter.

Yours very truly, FSR2

EGR/wrt cc: (dup.) Client 4/20/63

| TOWER FINANCE CORPORATION,<br>A Corporation, | §<br>IN THE CIRCUIT COURT OF |
|--|------------------------------|
| Plaintiff,                                   | Q                            |
| VS.  | § BALDWIN COUNTY, ALABAMA,   |
| RAY LATNER and VIRGINIA                      | Σ<br>Ατ LAW.                 |
| Defendant.                                   | Ž                            |

## COMPLAINT

The Plaintiff claims of the Defendants the sum of ONE HUNDRED FORTY-EIGHT AND 55/100 (\$148.55) DOLLARS due by promissory note made by them on, to-wit, the 24th day of September, 1960, and payable in monthly installments of EIGHTEEN AND ND/100 (\$18.00) DOLLARS, payable on 1st day of each month, beginning the 1st day of November, 1960, with interest thereon.

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E. G. RICKARBY, Attorney for Plaintiff.

Defendant's Address is:

c/o Mr. Tommie Mäffitt Robertsdale, Alabama

Form I, Sec. 223, Tit. 7

| SUMMONS AND                               |  | MOORE PRINTING CO  | MPANY - BAY MIN |
|---|--|--|-----------------|
| The State of                              | Alabama,   | Circuit Court, Baldwin (   | County          |
| Baldwir                                   | County.  | ) No   | TERM, )         |
| TO ANY SHEE                               | UFF OF THE S   | STATE OF ALABAMA   | >-              |
| You Are Commar                            | ided to Summon   | RAY LATNER and VIRGINIA LATNER   |                 |
|   |  |  |                 |
|   |  |  |                 |
| to appear and plea                        |  | 1r, within thirty days from the service hereof, to   |                 |
|   | id, answer or demu<br>of Baldwin County                                    | ar, within thirty days from the service hereof, to   | RAY LATNER      |
| the Circuit Court                         | id, answer or demu<br>of Baldwin County<br>LATNER                          | r, within thirty days from the service hereof, to<br>7, State of Alabama, at Bay Minette, against                          | RAY LATNER      |
| the Circuit Court                         | id, answer or demu<br>of Baldwin County<br>LATNER<br>EINANCE_COBPO         | r, within thirty days from the service hereof, to<br>7, State of Alabama, at Bay Minette, against                          | RAY LATNER      |
| the Circuit Court                         | id, answer or demu<br>of Baldwin County<br>LATNER<br>EINANCE_COBPOJ        | r, within thirty days from the service hereof, to<br>, State of Alabama, at Bay Minette, against<br>RATION, a corporation, | RAY LATNER      |
| the Circuit Court<br>VIRGINIA<br>by TOWER | id, answer or demu<br>of Baldwin County<br>LATNER<br>EINANCE_CORPO<br>this | RATION, a corporation,   | RAY LATNER      |
| the Circuit Court<br>VIRGINIA<br>by TOWER | id, answer or demu<br>of Baldwin County<br>LATNER<br>EINANCE_COBPOJ        | r, within thirty days from the service hereof, to<br>, State of Alabama, at Bay Minette, against<br>RATION, a corporation, | RAY LATNER      |

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No. 5 4.9% Page STATE of ALABAMA Defendant lives at c/o Tommie Maffitt Robertsdale, Alabama **Baldwin County** CIRCUIT COURT Received In Office March 26, 1963 TOWER FINANCE CORPORATION. A Corporation, Sheriff. Plaintiffs I have executed this summons vs. dais this RAY LATNER and VIRGINIA LATNER by leaving a copy with Mallis Lattaner Defendants Summons Complaint and Hanged day of Filed 19\_\_\_\_ of found in my county after diligent MAR 4 63 Irva J \_\_ Clerk ilkins She Deputy Sherts mites at-Sheriff claims 00 Ten Cents per mile Total \$\_ TAYLOR WILKINS. Sheriff E. G. RICKARBY Plaintiff's Attorney 21, Sheriff. Defendant's Attorney Deputy Sheriff.