INTERSTATE SECURITIES COMPANY, INC.,) IN THE CIRCUIT COURT OF a corporation,

Plaintiff,

AT LAW

VS.

RONALD J. KEITH,

Defendant

Defendant

COMPLAINT

COUNT I.

The plaintiff claims of the defendant THREE HUNDRED EIGHTY-THREE AND 24/100 DOLLARS (\$383.24), due by promissory note made between defendant and plaintiff on, to-wit, the 1st day of November, 1971, which sum of money with interest thereon is still due and unpaid, and plaintiff avers that defendant defaulted under the terms of said note on, to-wit, the 1st day of February, 1972, and plaintiff avers that in said note and as a part of the consideration therefor, the defendant waived all rights to any exemption under the constitution and laws of the State of Alabama.

DANIEL A. BENTON, Attorney for Baintiff

JUL 17 1972
EUNICE B. BLACKMON CIRCUIT

OF COUNSEL:

RICKARBY & BENTON Fairhope, Alabama

Defendant may be served at

Route 2, Box 141 Fairhope, Alabama

STA	4TE	OF	ALABAMA
	Bal	ldwin	County
Total Control	*.		<u>.</u>

Circuit	Court,	Baldwin	Co	un	tу
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	Baldwin	County	No	
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			TO ANY SHERIFF OF THE ST	TATE OF ALABAMA:
You Are	e Hereby Cor	nmanded to S	ummonRONALDJKEITH	
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to appe	ear and plea	d, answer or	demur, within thirty days from the se	rvice hereof, to the complaint
filed in	the Circuit Co	ourt of Baldwin	demur, within thirty days from the se	nette, against
filed in	the Circuit Co	ourt of Baldwin	n County, State of Alabama, at Bay Mi	nette, against
filed in	the Circuit Co	ourt of Baldwin	County, State of Alabama, at Bay Mi	nette, against

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STATE OF ALABAMA Baldwin County

CIRCUIT COURT

INTERSTATE -- SECURITIES -- COMPANY,

INC., a corporation

Plaintiffs

vs.

RONALD...J...KEITH.....

Defendants

SUMMONS AND COMPLAINT

Filed

EUNICE B. BLACKMON CIRCUIT

RICKARBY & BENTON Fairhope, Alabama

Plaintiff's Attorney

Defendant's Attorney

Defendant lives at

Route 2, Box 141

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..... Deputy Sheriff

LAW OFFICES

E. G. RICKARBY DANIEL A. BENTON TELEPHONE (205) 928-2308

RICKARBY & BENTON

ATTORNEYS AT LAW 316 MAGNOLIA AVENUE P. O. BOX 471 FAIRHOPE, ALABAMA 36532 DAPHNE BRANCH EARLE REALTY BUILDING HIGHWAY 98 TELEPHONE (205) 626-2608

September 28, 1972

Mrs. Eunice Blackmon Clerk of the Circuit Court Bay Minette, Alabama 36507

Re: Interstate Securities Company, Inc.

v. Ronald J. Keith

Case No. 10,499, at Law

Dear Mrs. Blackmon:

Please take the enclosed letter and promissory note along with the docket sheet and proper file to the Judge for his action.

Yours very truly,

Daniel A. Benton

DAB:w Enc. LAW OFFICES

E. G. RICKARBY DANIEL A. BENTON TELEPHONE (205) 928-2308

RICKARBY & BENTON

ATTORNEYS AT LAW 316 MAGNOLIA AVENUE P. O. BOX 471 FAIRHOPE, ALABAMA 36532 DAPHNE BRANCH EARLE REALTY BUILDING HIGHWAY 98 TELEPHONE (205) 626-2608

September 28, 1972

Honorable Telfair J. Mashburn Judge of the Circuit Court Bay Minette, Alabama 36507

Re: Interstate Securities Company, Inc.

v. Ronald J. Keith Case No. 10,499, at Law

Dear Judge Mashburn:

We request judgment by default in the above-styled matter for \$421.56 which constitutes \$383.24 due under the promissory note plus a 10% attorney's fee of \$38.32. This case is submitted for judgment on the original complaint and promissory note. Personal service was obtained on the defendant on August 24, 1972.

Respectfully submitted,

Daniel A. Benton

DAB:w Enc.

NOTE

1. FOR VALUE RECEIVED, the undersigned jointly and severally promise to pay to the order of the above named Lender and/or Secured Party at its office at the above address, and subject to the terms hereof, the amount of note as stated in Item 1 above (Total of Payments), in consecutive monthly payments beginning on the due date for the first payment and on the same day of each succeeding month thereafter until fully paid all as indicated and stated in Item 4 above captioned and numbered loaxes and items. Payment is permitted to be made in advance in any amount on this loan at any time.

Said Total of Payments includes an add-on Finance Charge computed on the Principal Amount of the Loan as stated in Item 4 above (Amount Financed) for the full term of the loan contract in accordance with the Maximum Finance Charge set forth next below.

MAXIMOM FINANCE CHARGE: If said Amount Financed close son exceeds \$2,000.00, the maximum finance charge is \$15.00 per \$100.00 per annum on that part of said Amount Financed not in excess of \$500.00 and \$10.00 per \$100.00 per annum on that part of said Amount Financed capter of said Amount Financed exceeds \$2,000.00, and \$8.00 per \$100.00 per annum.

DELINQUENCY CHARGE: If any installment is not paid within ten (10) days after its scheduled due date, the undersigns agree to pay a delinquency charge of 5% of the unpaid amount of the installment in default or fifty cents (\$5.00) on each such installment in default, whichever is greater; provided only one such distinguency charge may be collected on any one such installment regardless of the period of default.

DEFERRAL CHARGE: The parties hereto agree that before or after default, a deferral of all or part of any installment may be made by the lender, and that the lender may make and collect a charge not exceeding the Amount Finance exceeding the Amount Finance exceeding the Amount Finance have exceeding the above the Amount or manural selected for the period of deferral.

REBATE FOR PREPAYMENT IN FULL: For prepayment in full o

interest at the lawful rate.

6. ATTORNEY FEES: If the amount financed is in excess of \$300.00, the Lender may charge and collect reasonable attorney's fees not exceeding fifteen percent (15%) of the unpaid debt if Debtor is in default and this note is referred to an attorney, not a salaried employee of Lender, for the purpose of initiating legal action thereon and enforcing collection thereof. The Lender also may recover reasonable expenses incurred in realizing on any security interest in collateral taken as security for this note.

7. CONSTRUCTION: The construction, validity, and effect hereof shall be governed by the Laws of Alabama.

SECURITY AGREEMENT

secure payment of the aforesaid obligation, all future advances made by Secured Party for taxes, levys, and insurance on said collateral, and all other money heretofote or here-er advanced by Secured Party to or for the account of the Debtor. Debtor, whether one or more, hereby grants to above named Secured Party a security interest in the following described property:

Year Model N or U	Trade Name	Воду Тур	e Iden	tification No. No. Cyls.
NONE				

AND

NONE

with all replacements and substitutions thereof, and all improvements, betterments and accessions thereto, and all other equipment, parts, accessories, and attachments, together with all replacements and substitutions thereor, and all improvements and accessions thereto, and all other equipment, parts, accessories, and all other consumer accessions therefore and all other consumer goods of a similar kind hereafter acquired by Debtor, as well as all other consumer goods acquired by Debtor. Proceeds of collateral are also covered; however, such shall not be construed to mean that the Secured Party consents to any sale of such collateral.

DEBTOR(S) UNDERSTAND AND AGREE THAT ALL OF THE ADDITIONAL TERMS ON THE REVERSE SIDE HEREOF ARE A PART OF THE SECURITY AGREEMENT HEREOF AS IF FULLY SET FORTH AT THIS POINT.

Debtor(s) authorizes the disbursements stated above and acknowledges that he received a fully completed copy of the above Note-Disclosure Statement-Security Agreement. Debtor(s) understand and agree if no security is set out and described in the Security Agreement form, then they are only bound by the provisions of the note herein.

CAUTION - - IT IS IMPORTANT THAT YOU THOROUGHLY READ THIS CONTRACT BEFORE YOU SIGN IT.

INTE STATE SECURITIES COMPANY	1 Ronald 11Ke	id
Name of Lender-Secured Party)	Debtor	
(Agent of Lender-Secured Party) FORM 61-5 ALA. REV. 10-71	Co-Debtor (Wife's Sign	ature)

ADDITIONAL TERMS AND CONDITIONS OF SECURITY AGREEMENT

CONTINUED FROM OTHER SIDE

Debtors warrant they are the owners of the collateral free and clear of liens, encumbrances and security interests. Debtors agree to keep said collateral fully insured against all substantial risks or losses; with insurance reasonably related to the type and value of the property insured and the amount and term of the loan with loss payable to said Secured Party or assigns; and to pay all premiums therefor; to pay all taxes and other charges against said collateral promptly when the same becomes due. The loss or destruction of said collateral from any cause, with or without fault of the Debtors, shall not affect in any way the liability of the Debtors to repay any and all indebtedness hereby secured. The Debtors agree that they will not use said collateral illegally, will not sell, encumber or dispose of said collateral without the written permission of the Secured Party or assigns, will keep said collateral in good and serviceable condition and repair and will not allow the same to be misused or abused. Debtors agree not to remove any motor vehicle included in the collateral from this State and not to remove other collateral from Debtors' address shown on reverse side without Secured Party's permission.

Time is of the essence of this Agreement and should Debtors fail to pay any indebtedness hereby secured or the interest thereon when the

same becomes due or default in any of the Debtors' other obligations or covenants hereunder, or if the Secured Party feels insecure in his security, the entire indebtedness hereby secured shall, at the option of said Secured Party or assigns, become immediately due and payable. Secured Party may then take possession of said property and for that purpose Secured Party may, so far as Debtors can give authority therefor, enter upon Party may then take possession of said property and for that purpose Secured Party may, so far as Debtors can give authority therefor, enter upon any premises on which said property or any part thereof may be situated and remove the same therefrom. Secured Party may require Debtors to make said property available to Secured Party at a place to be designated by the Secured Party which is reasonably convenient to both parties. Secured Party will give Debtors at least ten (10) days prior written notice of the time and place of any public sale thereof or of the time after which any private sale or other intended disposition thereof is to be made. From the proceeds of any such sale, the Secured Party may deduct the reasonable expenses incurred and, if the amount of the loan which this instrument secures is greater than \$300, reasonable attorney's fees not exceeding fifteen percent (15%) of the unpaid debt after default, if referred for collection to an attorney not a salaried employee of Secured Party. The balance thereof shall be applied to the amount due; Debtor shall pay any resulting deficiency with interest thereon and shall be entitled to

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STATE OF ALABAMA Baldwin County	CIRCUIT COURT, BALDWIN COUNTY
any Sheriff of the State of Alabama, Greeting:	

$Baldwin\ County$			TERM, 19
T Clariff (al. Cara of Alaba	, 		3.1 d
To any Sheriff of the State of Alaba			
			the Circuit Court of Baldwin
County, to-wit: On the5.th	day of Oc :	tober	, 19.72, being a regular day of
said term,INTERSTATE SEA	CURITIES-CO	MPANY,INC.,,	-a-corporation,
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recovered judgment against	·····ROWALD··J·	· KEITH	
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for the sum ofFOURHUNDRE			•
and affidavit having been made by			
that process of garnishment is belie		ary to obtain satisfa	ection of such Judgment, and that
the following named persons or co			
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has or is believed to have in	`c,		1
or effects belonging to said defend	ant	or t	hatit is, or
is believed to be indebted to said d			
contract for the delivery of personal			
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SOUTHERN MARINE SEI	RVICESINC.	.	
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to file an answer in duplicate to the	e Circuit Court	for Baldwin Coun	ty, at the Court House thereof,
in the city of Bay Minette, within 3	0 days from	***************************************	
the service of the garnishment, or at	the makingit	Sanswer, or a	t any time intervening the time of
serving the garnishment, and makin	ng the answer	.t was	indebted to said defendant
and whether	it	will not be ind	ebted in future to said defendant
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is, or are, liable to said defendants which may be discharged by the de			
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control money or effects belonging			
** • ** • * * * * * * * * * * * * * * *	.1 1.1	.) - 377	
Witness, Lower Clerk of Layer	f said Court, this.		of Sune A. D. 19.7%
Issuedday of	June	A. D., 19.7%.	0
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June B Blackman Clerk

Receved 6-11-74 Noylor Welpins Seluth 15- only 10749

CIRCUIT COURT, BALDWIN COUNTY

(No. 10,4991/2

Vs.

GARNISHMENT ON JUDGMENT

Issued _____ day of _____ 19___

Returnable day of 19

Southern Mirine Services Blakely Delcond, als M. McConsel, Pres.

Attorney

Moore Printing Company, Bay Minette, Alabama

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of the withing thousands 25
the Manage Standing
RAY D. BRIDGES, Sher'er
EFA. Mellet D. S.

STATE	OF	ALABAMA
В	aldwin	County

TO RONALD J. KEITH Defendant ::

ha..s. been named as Garnishee......

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my scal on this the

10 day of 9 2112 19.74

Gunici B. Black more.

Clerk of the Circuit Court.

STATE OF ALABAMA

Baldwin County

and the second of the second o				**	acount.
TO RONALD J. KEITH	Ç. ve	De	fendant:		
Magazina See g		, were		77.	
YOU ARE HEREBY NOTIFIED tha	ta Writ of	Garnishment	has been issue	ed in the c	ase of
INTERSTATE SECURITIES COMPA	MY, INC	. ja cori	oration	., Plaintif	f,
versusRONALD.JKEITH		*****************	*****************	Defendan	t
now pending in the Circuit Court of Baldwin Cou	nty, Alabar	na, Law Side	in which		
SOUTHERN MARINE SERVICES, I	NC., Mol	oile Rive	r, Mobile	e, Alab	ama
	NC., Mol	oile Rive	er, Mobile	e, Alab	oama
has. been named as Garnishee					***************************************
SOUTHERN MARINE SERVICES, I have here IN WITNESS WHEREOF, I have here					***************************************

10.499/2 JUN 1 1 1974 NOTICE TAYLOR WILKINS SHERIFF -TO DEFENDANT OF GARNISHMENT BY CLERK OF CIRCUIT COURT BALDWIN COUNTY, ALABAMA Lov Cause has muse 10191 TO Ronald J. Keith Interstate Securities Co. Plaintiff..... VS. Ronald J. Keith Community Defendant....

THE STATE OF ALABAMA Baldwin County

Circuit Court

Personally appeared before me, Alice J. Duck, Clerk of the Circuit Court in and for Baldwin	n County and State
aforesaidDANIEL A. BENTON	
who being duly sworn, on oath says, that a regular	Term
of the Circuit Court of Baldwin County, to-wit: on the5th day ofOctober	
19.72., INTERSTATE SECURITIES COMPANY, INC., a corpor	ration
recovered a judgment againstRONALDJ., KEITH	
FOUR HUNDRED TWENTY-ONE AND 56/100	•
besides costs of suit; that said judgment remains wholly unsatisfied and in full force and effect:	
SOUTHERN MARINE SERVICES, INC., Mobile River, Mobile, A	

supposed to be indebted to or have effects of the said RONALDJ KEITH	
inits	believes process of
Garnishment against saidSOUTHERN MARINE SERVICES, INC.	
is necessary to obtain satisfaction of said judgment.	a BLM
Sworn to and subscribed this	700
day of	g =
Gunice B. Blackman. Clerk.	CLERK

Post Office Box 2188

Mobile, Alabama 36601

(205) 438-4772 Office

(205) 438-9051 Fleeting Area

June 21, 1974

Eunice B. Blackmon, Clerk Circuit Court of Baldwin County Bay Minette, Alabama 36507

RE: Case No. 10,499½ - Interstate Securities Co., Inc.

vs.

Ronald J. Keith Badge No. 67

Dear Ms. Blackmon:

We are not indebted to the above Defendant at the present time. He does work for us and when he works we will make the legal deductions from his earnings to apply on the above Writ of Garnishment.

Very truly yours,

SOUTHERN MARINE SERVICE. INC.

LAVERNE CROSS

ELC

cc: Daniel Benton

P. O. Box 361

Daphne, Alabama 36532

> Subscribed and sworn to before me this 21st day of June, 1974

JUN 24 1974

STATE OF ALABAMA AT LARGE

EUNICE B. BLACKMON CIRCUIT

I C L	EASE OF GARNIS	OHMENI
CIRCUIT Court of	BALDWIN	County, Alabama
re: <u>interstate securities</u>	COMPANY, INC., a c	
	vs.	Plaintiff.
RONALD J. KEITH		
		Defendant.
To: SOUTHERN MARINE SERVICE	DE. INC.	
10: 200 21120000		GARNISHEE
I, EUNICE B. BLACKMON , Clerk	of the CIRCUIT	Court ofCounty, Ala
bama, do hereby certify that in the abo	ove styled case, Garnish	ament has been released and Garnishee has
been discharged.		
Witness my hand, this the 30ti	a_day ofOCTOB	ER 19_ 74
	June	ee B. BlackmanelERK.

Southern Marine Service, Inc.

Post Office Box 2188

Mobile, Alabama 36601

(205) 438-4772 Office

(205) 438-9051 Fleeting Area

October 24, 1974

Eunice B. Blackmon, Clerk Circuit Court of Baldwin County Bay Minette, Alabama 36507

RE: Case No. $10,499\frac{1}{2}$ - Interstate Securities Co., Inc.

٧s

Ronald J. Keith Badge No. 67

Dear Ms. Blackmon:

We are enclosing our check in the amount of \$ 56.05 to cover the monies collected by us on the above writ of garnishment. Please send us a written release, as Mr. Keith is no longer employed by this company.

Yours very truly,

SOUTHERN MARINE SERVICE, INC.

LAVERNE CROSS

ELC

Enc.

cc: Daniel Benton P. O. Box 361

Daphne, Alabama 36532

FILED

OCT 29 1974.

EUNICE B. BLACKMON CIRCUIT

ERNEST M. BAILEY
LLOYD E. TAYLOR
DANIEL A. BENTON

BAILEY, TAYLOR & BENTON

ATTORNEYS AT LAW
61 NORTH SECTION STREET
P. O. BOX 361

FAIRHOPE, ALABAMA 36532

TELEPHONES (205) 928-2393 (205) 928-2308

October 24, 1974

Mrs. Eunice B. Blackmon Clerk of the Circuit Court Bay Minette, Alabama 36507

Re: Interstate Securities v.

Ronald Keith, Case No. 10,499-1/2

Dear Mrs. Blackmon:

By telephone conversation with Southern Marine Service, Inc., I have been advised that Mr. Keith's employment has been terminated and I am, therefore, requesting that the garnishment in this matter be dismissed.

It is my understanding that Southern Marine Service, Inc., did deduct money for one week before Mr. Keith quit his job and that money is forthcoming; but as a courtesy to Southern Marine, I am asking that the garnishment be dismissed.

Yours very truly,

Daniel A. Benton

DAB:w

cc-Southern Marine Service, Inc. cc-Interstate Securities Company, Inc.