ASSOCIATES DISCOUNT CORPORATION A CORPORATION.

Plaintiff

-VS -

BERNICE SLAY

Defendant

IN THE CIRCUIT COURT OF BALDWIN COUNTY, ALABAMA

AT LAW.

Number: 33

## ANSWER

Comes now the Defendant in the above style cause and for answer to the Plaintiff's complaint and each and every count thereof says:

I

Not guilty.

II

Not guilty.

Attorney for Defendant

The Defendant demands a trial by Jury.

Attorney for Defendant

148

STATE OF ALABAMA

COUNTY OF BALDWIN

TO ANY SHERIFF OF THE STATE OF ALABAMA:

You are hereby commanded to summon Bernice Slay to appear within thirty days from the service of this writ in the Circuit Court to be held for said County at the place of holding same, then and there to answer the complaint of Associates Discount Corporation, a corporation.

Witness my hand, this the 5th day of Nov., 1957

deice A. Which

ASSOCIATES DISCOUNT CORPORATION, & a corporation,

Plaintiff

VS

BERNICE SLAY

Defendant

IN THE CIRCUIT COURT OF

BALDWIN COUNTY, ALABAMA

AT LAW

NUMBER:

## COUNT ONE

Plaintiff claims of the Defendant the sum of, to-wit, FOUR-HUNDRED, NINETY-EIGHT and TWENTY-FIVE ONE-HUNDREDTHS (\$498.25) DOLLARS damages, for the breach of a written agreement entered into by the Defendant on, to-wit August 27, 1956, by which she promised to pay to Treadwell Ford Inc. the sum of to-wit, \$95.49 each month, commencing on, to-wit, October 11, 1956, and continuing on the 11th day of each month thereafter until the sum of, to-wit \$2864.70 had been paid for the purchase of an automobile; said written instrument provided that in the event of a default in said payments, the entire amount would then become due, and the Plaintiff could seize said automobile and sell same at a public or private sale, with or without advertisement, with or without notice to the Defendant, and apply the proceeds of said sale to the remainder due under the said written instrument, and in the event of a deficiency the Defendant agreed to pay the amount of the deficiency. Plaintiff avers that said written instrument, together with all rights thereunder, was assigned to it by the said Treadwell Ford Inc., before default in said written instrument, for which a valuable consideration has been paid.

Plaintiff alleges that the Defendant defaulted in said written instrument in that she failed to make the payments provided for therein, leaving
a balance of principal due, of, to-wit, \$2196.27; that the automobile
mentioned therein was seized and sold and that the sum of, to-wit, \$1300.00
was received for the automobile, which sum the Plaintiff alleges was the
reasonable market value of the automobile at the time of the seizure and
at the time of the sale, and that after applying the amount received from
the sale of the said automobile to the balance due under the said written
instrument, a balance of, to-wit, FOUR-HUNDRED, NINETY-EIGHT and TWENTY-FIVE
CNE-HUNDREDTHS (\$498.25) DOLLARS remains due and unpaid.

Plaintiff claims the benefit of a waiver of personal property exemption contained in said written instrument.

Plaintiff claims the additional sum of, to-wit, \$74.73 as a reasonable attorney's fee, averring that, to-wit, \$74.73 is a reasonable attorney's fee as is provided for in said written instrument.

## COUNT TWO

Plaintiff claims of the Defendant, to-wit, FOUR-HUNDRED, NINETY-EIGHT and TWENTY-FIVE ONE-HUNDREDTHS (\$498.25) DOLLARS, due by promissory note made by her on, to-wit, August 27, 1956 and payable to Treadwell Ford Inc., Plaintiff's assignor, who assigned to Plaintiff for a valuable consideration, and payable in equal monthly installments of, to-wit, \$95.49, the first installment due and payable on, to-wit, October 11, 1956 and a like installment due and payable on the like day of each month thereafter. Plaintiff avers that the Defendant defaulted in said note leaving a balance of \$2196.27 in that she failed to make the payments provided for therein, which sum of money is still due and unpaid.

Plaintiff alleges that by the terms of the said note, the Defendant agreed that "If any installment of this note is not paid at or before maturity, all remaining installments shall at the option of the Holder hereof immediately become due and payable, and the undersigned, and each of them, hereby agree to pay any expense of collection, including fifteen per cent (15%) attorney's fee if placed in the hands of an attorney for collection after maturity. All parties to this note, including sureties, endorser and guarantors, hereby waive presentment for payment, notice of non-payment, protest and notice of protest and diligence in bringing suit against any party hereto, and hereby consent that time may be extended after maturity without notice and without releasing any party hereto. Reference is hereby

made to a conditional sale contract between the parties hereto of even date herewith securing this note".

Plaintiff claims the benefit of a waiver of personal property exemption contained in said promissory note.

Plaintiff claims the additional sum of \$74.73 as a reasonable attorney's fee, averring that \$74.73 is a reasonable attorney's fee as is provided for in said promissory note.

Attorney for Plaintiff

DEFENDANT MAY BE SERVED:

Box 273 Loxley, Alabama