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DEFINITIONS

For purposes of this Order, the following definitions shall apply:

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1. "Asset" or "Assets" means any legal or equitable interest in, right to, or claim to, any real or

but not limited to

"onode" "instrumenta"

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IV.



e. whether the payment of the minimum amount specified each month covers both interest and principal, and whether the credit has or can result in negative amortization;

f. that the credit does not have a prepayment penalty or that no prepayment penalty and/or other fees or costs will be incurred if the consumer subsequently refinances; and

g. that the interest rate(s) or annual percentage rate(s) are fixed rather then adjustable or adjustable rather than fixed Case 6:12-cv-01618-ACC-KRS Document 108 Filed 09/06/13 Page 10 of 21 PageID 1036

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the Individual Defendants taken on February 14 and 15, 2013, and on the financial statements provided to the Commission and attached as exhibits to those transcripts (collectively, "financial

representations"

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the Commission, may be used for collecting and reporting on any delinguant amount arising art of

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