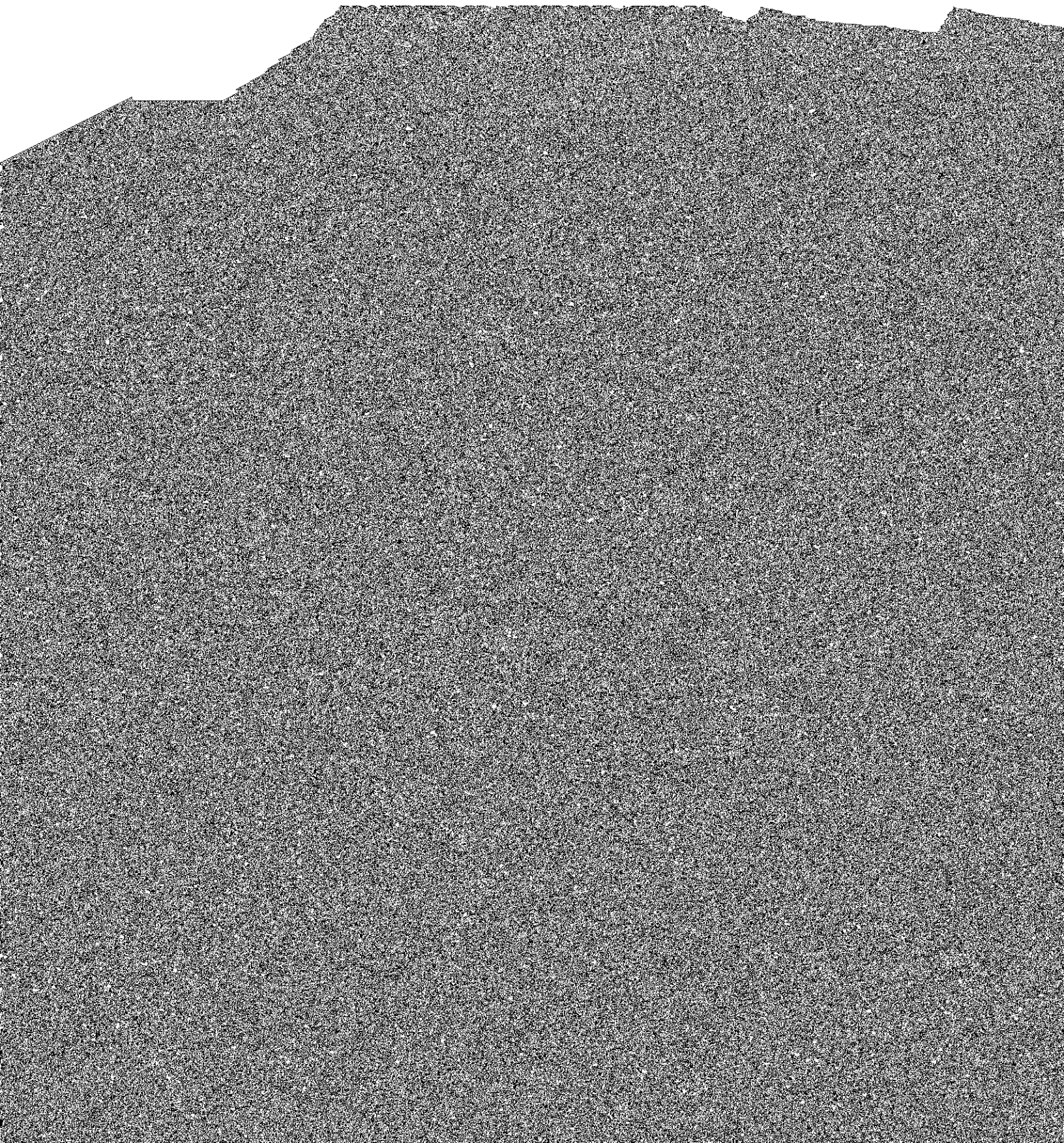


DEFINITIONS

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

1. **"Asset" or "Assets"** means any legal or equitable interest in, right to, or claim to, any real or personal property, including, but not limited to, "goods," "instruments," "equipment,"


IV.



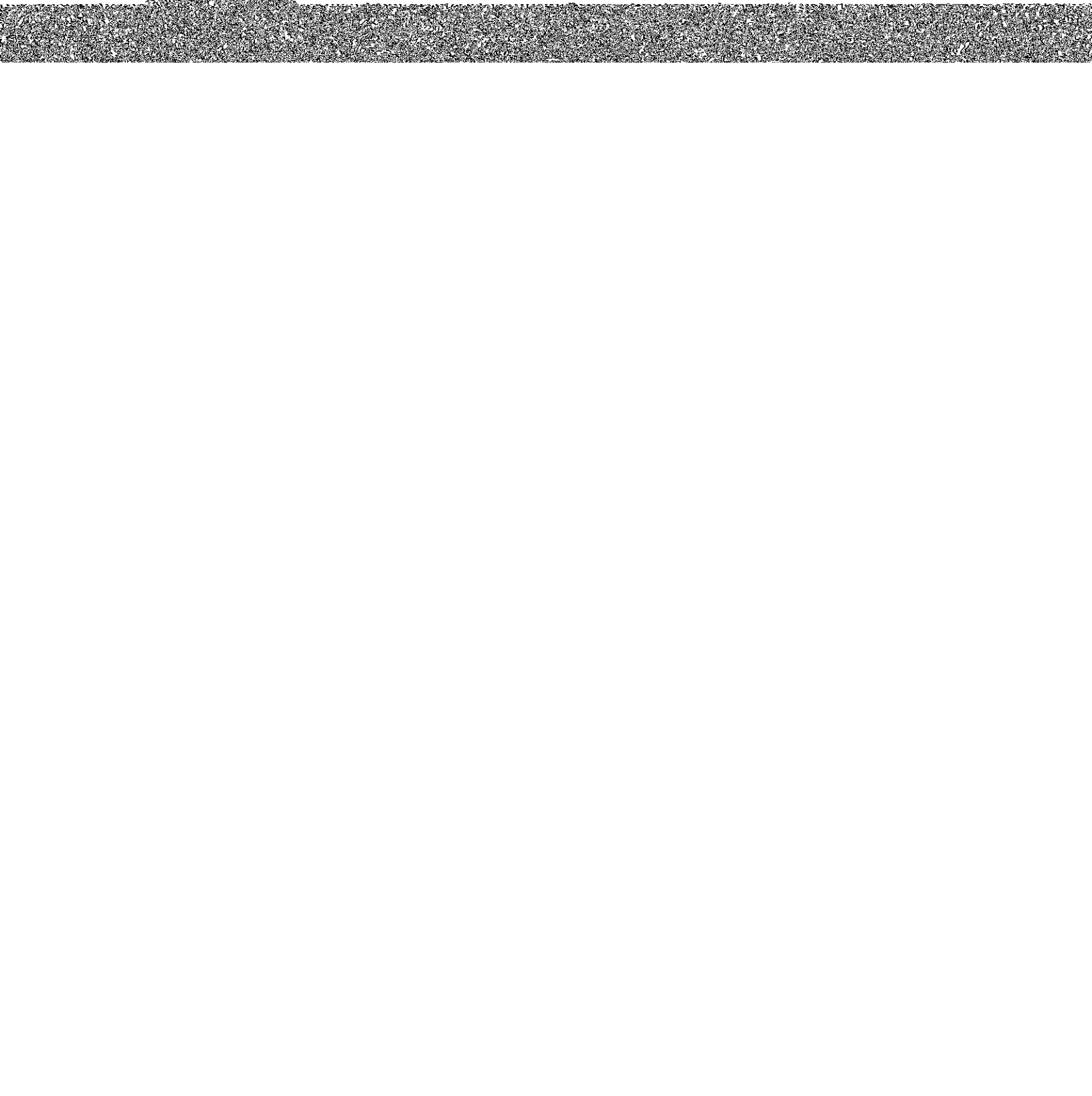
e. whether the payment of the minimum amount specified each month covers both interest and principal, and whether the credit has or can result in negative amortization;

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 than adjustable or adjustable rather than fixed.



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")



the Commission may be used for collecting and reporting on any delinquent amount arising out of

