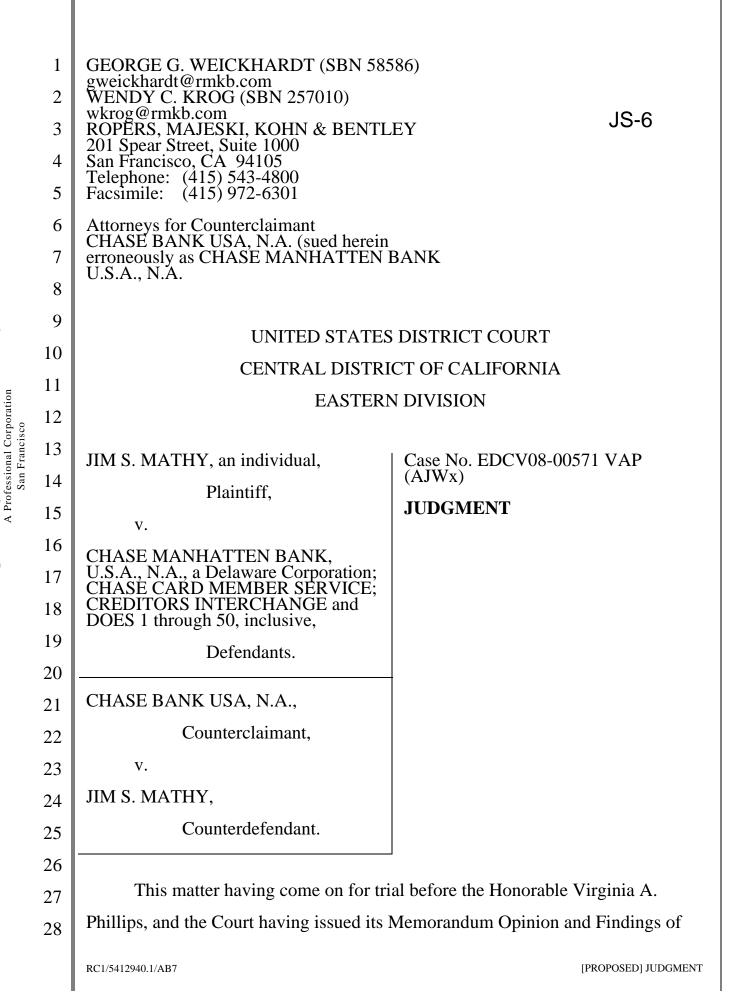
Ropers Majeski Kohn & Bentley



Fact & Conclusions of Law on October 26, 2009, and good cause appearing
therefor,

IT IS HEREBY ORDERED, ADJUDGED AND DECREED that:

1. Judgment is hereby entered in favor of counterclaimant Chase Bank USA, N.A. and against counter-defendant Jim S. Mathy on counterclaimant's breach of contract claim in the amount of \$41,080.49, plus interest at the rate of 29.99% per annum from July 31, 2007 through October 31, 2009 in the amount of \$27,720.00, for a total amount of \$68,800.49;

2. Counterclaimant Chase Bank USA, N.A. shall recover its reasonable attorneys fees in prosecuting and trying its counterclaim, as determined by the Court on counterclaimant's motion for attorneys fees, which it shall file within 14 days after the entry of this judgment; and

3. Counterclaimant Chase Bank USA, N.A. shall recover its taxable costs.

Dated: November 18, 2009

Vignia a. Phillip

HON. VIRGINIA A. PHILLIPS U.S. DISTRICT JUDGE CENTRAL DISTRICT OF CALIFORNIA