

EXHIBIT A

**UNITED STATES DISTRICT COURT
FOR THE Northern District of Illinois – CM/ECF LIVE, Ver 3.2.3
Eastern Division**

Stanislaw Walczak

Plaintiff,

v.

Case No.: 1:09-cv-04615

Honorable Matthew F. Kennelly

US Bank National Association ND, et al.

Defendant.

NOTIFICATION OF DOCKET ENTRY

This docket entry was made by the Clerk on Tuesday, September 29, 2009:

MINUTE entry before the Honorable Matthew F. Kennelly: Motion for default judgment [45] is granted. Defendant Patelco Credit Union is found in default. Prove up hearing to be set at status hearing date of 9/30/2009.(or,)

ATTENTION: This notice is being sent pursuant to Rule 77(d) of the Federal Rules of Civil Procedure or Rule 49(c) of the Federal Rules of Criminal Procedure. It was generated by CM/ECF, the automated docketing system used to maintain the civil and criminal dockets of this District. If a minute order or other document is enclosed, please refer to it for additional information.

For scheduled events, motion practices, recent opinions and other information, visit our web site at www.ilnd.uscourts.gov.

EXHIBIT B

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

STANISLAW WALCZAK,)	
)	
Plaintiff,)	
)	
vs.)	Case No. 09cv4615
)	Judge Matthew F. Kennelly
)	
US BANK NATIONAL)	
ASSOCIATION ND; FIFTH THIRD)	
BANK; CITIBANK (SOUTH DAKOTA),)	
N.A.; DG MOTORS INC., d/b/a)	
SAAB DOWNERS GROVE;)	
CITIFINANCIAL AUTO CREDIT,)	
INC.; PATELCO CREDIT UNION;)	
and GE MONEY BANK,)	
)	
Defendants.)	

DECLARATION OF STANISLAW WALCZAK

Stanislaw Walczak, declares under penalty of perjury pursuant to 28 U.S. C. § 1746, being over the age of eighteen, that the following is true.

1. I am the Plaintiff in the above captioned case. The statements contained in this affidavit are true and correct based upon my personal knowledge. If called to testify, I could and would competently testify to these facts.

2. An identity thief purchased a 2008 BMW X5 from Saab Downers Grove on December 12, 2008. I never purchased a 2008 BMW X5 from Saab Downers Grove on or about December 12, 2008, and I never purchased a vehicle from Saab Downers Grove.

3. I believe Saab Downers Grove assigned the contract for the purchase of the

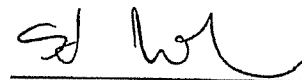
BMW to Patelco Credit Union. The reason for my belief is that my son, Michael Walczak, spoke with Patelco Credit Union who informed him of this. See Declaration of Michael Walczak.

4. Patelco Credit Union has sent me several statements showing a past due balance for an account number with the last four digits -0173 associated with a contract for the purchase of a 2008 BMW X5. See Exhibit 1 attached hereto. I found out about this account because it was being reported on my credit reports with showing that I owed over a \$59,000 balance. I obtained my credit reports because I had received calls regarding accounts that were not mine, and was contemplating obtaining credit. This account does not belong to me. This account is not my obligation.

5. I did not participate in the above transaction. The transaction was done without my knowledge and without any benefit to me.

6. I have reported the incident to the City of Chicago Police Department and to the Downers Grove Police Department. I obtained a financial ID theft police report from the City of Chicago Police Department.

7. This Patelco account has appeared on my credit reports and been treated as my obligation by Patelco.


Stanislaw Walczak

Executed on this 24 day of Oct, 2009.

EXHIBIT 1



156 Second Street
 San Francisco, CA 94105
 (415) 442-6200

Your money. More value. Smart choice.

May 2009

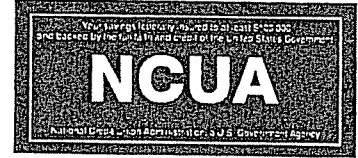
Account Number
 0173

PAGE
 1 of 1

You must report any errors promptly by calling the above phone number.

STATEMENT PERIOD
 05-01-09 TO 05-31-09

Stanislaw Walczak



Federally Insured by NCUA

Now is a great time to buy a home! Prices are lower than they've been in years and interest rates have gone down too.

Suffix: 00 REGULAR SAVINGS ACCT

Post	Eff.	Transaction Description	Trace No.	Amount	Balance
		Beginning Balance:			1.00
Y-T-D		Dividends:		\$.00	

Suffix: 01 USED AUTO LOAN

Annual Percentage Rate:		9.0000%	Daily Periodic Rate:		.0246575%
UNPAID LATE CHARGE:		\$.00			
Post	Eff.	Transaction Description	Trace No.	Total Interest	Principal
		Beginning Balance:			59,772.90
		Ending Balance:			59,772.90
SUMMARY LOAN INFORMATION					
Current Payment:	1,081.15	Principal Paid:	.00		
Amount Past Due:	5,405.75	Loan Add On:	.00		
Total Due:	6,486.90	Finance Charge:	.00		
Due Date:	06-24-09	YTD Finance Charge:		.00	

2009 YEAR TO DATE TAX SUMMARY

IRA YTD	Other YTD	Total YTD	Total YTD	Total YTD
Dividends	Dividends	Dividends	Withholding	Forfeitures
.00	.00	.00	.00	.00

Take advantage of the best buyer's market in years with the help of a Patelco home loan. Fixed or adjustable rates, terms up to 40 years, and when you buy a home, Patelco closes most loans in under 30 days. Get pre-approved or talk to a free Home Loan Consultant at patelco.org/mortgage. Equal housing lender.

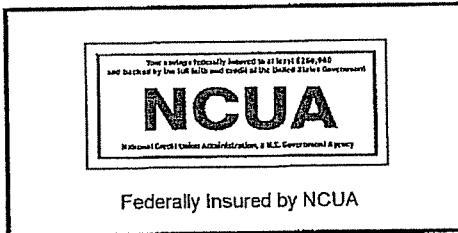


Patelco 156 Second Street
 CREDIT UNION San Francisco, CA 94105
 Your money. More value. Smart choice. (415) 442-6200

July 2009

Account Number	PAGE
00173	1 of 1

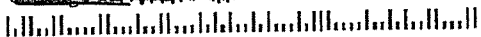
STATEMENT PERIOD	
07-01-09	TO 07-31-09



You must report any errors promptly by calling the above phone number.

Stanislaw Walczak

~~XXXXXXXXXXXXXXXXXXXX~~
~~XXXXXXXXXXXXXXXXXXXX~~



Good news! Dividends now paid monthly on Share Savings, Escrow, and Trust Accounts. More info below.

Suffix: 00 REGULAR SAVINGS ACCT

Post	Eff.	Transaction Description	Trace No.	Amount	Balance
		Beginning Balance:			1.00
Y-T-D		Dividends:		\$.00	

Suffix: 01 USED AUTO LOAN

Annual Percentage Rate: 9.0000%		Daily Periodic Rate: .0246575%			
UNPAID LATE CHARGE: \$.00					
Post	Eff.	Transaction Description	Trace No.	Total Interest	Principal
		Beginning Balance:			59,772.90
		Ending Balance:			59,772.90
SUMMARY LOAN INFORMATION					
Current Payment:	1,081.15	Principal Paid:		.00	
Amount Past Due:	7,568.05	Loan Add On:		.00	
Total Due:	8,649.20	Finance Charge:		.00	
Due Date:	08-24-09	YTD Finance Charge:		.00	

2009 YEAR TO DATE TAX SUMMARY

IRA YTD	Other YTD	Total YTD	Total YTD	Total YTD
Dividends	Dividends	Dividends	Withholding	Forfeitures
.00	.00	.00	.00	.00

Effective July 1st, Patelco will now post and pay dividends monthly for all Regular Share Savings, Escrow, and Trust Accounts. Your interest will compound faster, meaning you'll earn more, and you'll also have access to that extra money monthly, rather than quarterly.

EXHIBIT C

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

STANISLAW WALCZAK,)

Plaintiff,)

vs.)

Case No. 09cv4615

Judge Matthew F. Kennelly

US BANK NATIONAL)
ASSOCIATION ND; FIFTH THIRD)
BANK; CITIBANK (SOUTH DAKOTA),)
N.A.; DG MOTORS INC., d/b/a)
SAAB DOWNERS GROVE;)
CITIFINANCIAL AUTO CREDIT,)
INC.; PATELCO CREDIT UNION;)
and GE MONEY BANK,)

Defendants.)

DECLARATION OF MICHAEL WALCZAK

Michael Walczak, declares under penalty of perjury pursuant to 28 U.S.C. §1746, being over the age of eighteen, that the following is true.

1. I am the son of the plaintiff in the above captioned case. The statements contained in this affidavit are true and correct based upon my personal knowledge. If called to testify, I could and would competently testify to these facts.

2. I spoke with a person named Jamie whose phone number is 800-358-8228 Ext # 7588, and a Melivn Bell whose phone number is 800-358-8228 Ext # 7144 at Patelco Credit Union on or around April or May 2009 on behalf of the plaintiff in this case. I did so because a debt involving the purchase of a 2008 BMW X5 had appeared on my father's credit report. Patelco Credit

Union informed me that Saab Downers Grove assigned the contract for the purchase of a 2008 BMW X5 to it. The plaintiff in this case has never purchased a 2008 BMW X5 from Saab Downers Grove.



Michael Walczak

Executed on this 26 day of OCTOBER, 2009.

EXHIBIT D

Complaints

1:09-cv-04615 Walczak v. US Bank National Association ND et al

United States District Court

Northern District of Illinois - CM/ECF LIVE, Ver 3.2.2

Notice of Electronic Filing

The following transaction was entered by Edelman, Daniel on 7/30/2009 at 2:34 PM CDT and filed on 7/30/2009

Case Name: Walczak v. US Bank National Association ND et al

Case Number: 1:09-cv-4615

Filer: Stanislaw Walczak

Document Number: 1

Docket Text:

COMPLAINT filed by Stanislaw Walczak; Jury Demand. Filing fee \$ 350, receipt number 0752000000003969979. (Attachments: # (1) Exhibit A-E)(Edelman, Daniel)

1:09-cv-4615 Notice has been electronically mailed to:

Daniel A. Edelman courtel@edcombs.com, dedelman@edcombs.com

1:09-cv-4615 Notice has been delivered by other means to:

The following document(s) are associated with this transaction:

Document description:Main Document

Original filename:n/a

Electronic document Stamp:

[STAMP dcecfStamp_ID=1040059490 [Date=7/30/2009] [FileNumber=6350505-0] [14a7490595c4474fa1ddfb278bc061705d39a92cdb6f6ccc24144cbaff91b2d131db30e5232762dac8b8621f8e07e67631351a7b254c28e7c426a1cd04d40ec]]

Document description:Exhibit A-E

Original filename:n/a

Electronic document Stamp:

[STAMP dcecfStamp_ID=1040059490 [Date=7/30/2009] [FileNumber=6350505-1] [a4d1e4f11835c699cf311a56a4895cdd1122f01819634dbfa282bdb0a1fd95012750fc634b8834d3e70df328e7b1be962dbbaa434d330319b4fcddc54fb21263]]

EDELMAN, COMBS, LATTURNER & GOODWIN, LLC

GENERAL OPERATING ACCOUNT NO. 1
120 S. LASALLE STREET, 18TH FLOOR
CHICAGO, IL 60603

19066

2-15
710 01


DATE Aug 5, 2009

PAY TO THE ORDER OF

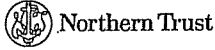
Wheels of Justice Inc.

\$ 45-

Forty Five Dollars

DOLLARS  Security Features Included. Details on Back.

THE NORTHERN TRUST COMPANY



Combs
CE

FOR Service # 23023



NO receipt

EDELMAN, COMBS, LATTURNER & GOODWIN LLC
CHECK REQUEST

Date: 8/4/09 Title of Case: Stanislaw Walczak v. U.S. Bank, et al. Case #: 23023

Pay to the order of: Wheels of Justice, Inc. Amount: 45

Purpose: Process server Initials: PG → CE

POSTED
FILE NO: 23023
DATE: August 5, 2009
INITIALS: CE

No receipt

Attorney Or Party Without Attorney (Name and Address)		Telephone:	FOR COURT USE ONLY	
DANIEL A. EDELMAN, ESQ. () EDELMAN, COMBS, LATTURNER & GOODWIN, LLC. 120 S. Lasalle Street, 18th Floor Chicago, Illinois 60603		(312)739-4200/(800)6		
Attorneys for: PLAINTIFF		Ref. No. Or File No.	W2520798	
Insert name of court, judicial district and branch court, if any:				
IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION				
Plaintiff:				
STANISLAW WALCZAK				
Defendant:				
US BANK NATIONAL ASSOCIATION ND, et al.				
PROOF OF SERVICE		Date:	Time:	Dept/Div:
				Case Number: 09CV4615

I, Chris Sparks, Under penalty of perjury, hereby declare that I am and was on the dates herein mentioned, over the age of eighteen, and not a party to the within action;

I served the: SUMMONS IN A CIVIL CASE; COMPLAINT

in this action by personally delivering to and leaving with the following defendant or person on the date set opposite their respective names, a true copy thereof:

Defendant : PATELCO CREDIT UNION

By Serving : JADE WONG, Representative/Authorized to Accept Service of Process

Address : 156 Second Street, San Francisco, California 94105

Date & Time : Tuesday, August 11, 2009 @ 11:03 a.m.

Witness fees were : Not applicable.

Person serving:

Chris Sparks

Wheels of Justice, Inc.

657 Mission Street, Suite 502

San Francisco, California 94105

Phone: (415) 546-6000

a. Fee for service:

d. Registered California Process Server

(1) Employee or independent contractor

(2) Registration No.: 1068

(3) County: San Francisco

(4) Expires: 8/11/2010

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: August 11, 2009

Signature: _____

Chris Sparks



EXHIBIT E

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

STANISLAW WALCZAK,)	
)	
Plaintiff,)	
)	
vs.)	Case No. 09 cv 4615
)	Judge Matthew F. Kennelly
)	
US BANK NATIONAL)	
ASSOCIATION ND; FIFTH THIRD)	
BANK; CITIBANK (SOUTH DAKOTA),)	
N.A.; DG MOTORS INC., d/b/a)	
SAAB DOWNERS GROVE;)	
CITIFINANCIAL AUTO CREDIT,)	
INC.; PATELCO CREDIT UNION;)	
and GE MONEY BANK,)	
)	
Defendants.)	

ORDER

This matter coming to be heard on prove-up hearing on relief and costs in support of Plaintiffs' Motion for Entry of Default, all parties having notice and the Court being fully advised in its premises, IT IS HEREBY ORDERED:

1. Default judgment is entered against Defendant Patelco Credit Union, and in Plaintiff's favor for declaratory and equitable relief:
 - (a) Declaring that the Patelco account with the last four digits - 0173 regarding a 2008 BMW X5 identified in the Complaint is not an obligation of Plaintiff;
 - (b) Enjoining Defendant Patelco Credit Union from treating or dealing with the Patelco account with the last four digits - 0173 regarding a 2008 BMW X5 as an obligation of Plaintiff;

- (c) Awarding Plaintiff costs in the amount of \$395.
- (d) Awarding such other or further relief as the Court deems proper.

2. Defendant Patelco Credit Union is enjoined from further sending statements showing a past due balance to Plaintiff regarding Patelco account with the last four digits -0173 regarding a 2008 BMW X5.

JUDGE, United States District Court,
Northern District of Illinois (Chicago)

DATE: _____

Daniel A. Edelman
Tara L. Goodwin
Rupali R. Shah
Edelman, Combs, Lattuner & Goodwin, LLC
Atty. for Plaintiff
120 S. LaSalle Street, 18th Floor
Chicago, Illinois 60603
312-739-4200
Attorneys for Plaintiff