

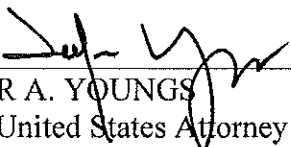
If the defendant fails to adhere to the Consent Judgment, a default action shall be brought upon defendant for collection of the total balance without any notice to the defendant, the amount of the balance at the date of default with all accrued interest shall become due and payable, including any further costs incurred to attain collection.

NOW, THEREFORE, BY CONSENT, IT IS ORDERED, ADJUDGED AND DECREED that the plaintiff have and recover of the defendant the principal sum of \$11,850.10, plus 8.00 percent pre-judgment interest, accrued pursuant to the terms in the complaint totaling \$18,841.58 as of September 11, 2008, and continuing to accrue until the date of judgment herein at the rate of 8.00 percent per annum; with interest to accrue from the date of judgment at the determined Treasury post-judgment interest rate computed daily and compounded annually, together with \$350.00 in costs.

This the 30th day of September 2008.


UNITED STATES DISTRICT JUDGE

WE CONSENT:



JENNIFER A. YOUNGS
Assistant United States Attorney
NCSB# 23925



VIRGINIA WOODS-SCHULTZ
Defendant