

October 18, 2012

Kit Menkin  
Editor, Leasing News  
18736 Montewood Drive  
Saratoga, CA 95070

Dear Mr. Menkin:

I am attaching all of the information that I have since we applied for the loan with Radiance Capital. I am also going to email the attorney in Washington to see what steps we need to take if he is willing to take this case.

We have a buyer for this trailer and that is when I started contacting Radiance Capital to pay off the loan so we could get a title. He is asking for an additional \$3830 on top of the loan agreement for a "purchase option" and I haven't found anything in the financing agreement about a purchase option. His next response is the \$3830 is for salvage which I also couldn't find in the financing agreement.

Tom Harkreader, who we purchased the trailer from, called Mr. Price earlier this week and got absolutely no information. More mumbo jumbo! He made no guarantee to provide a lien release, even if we offered to send the payoff.

I appreciate your time and effort.

Sincerely,



Dee Neal (Gloria)  
330 North Bell  
Vinita, OK 74301  
918/260-1776  
dneal@neok.com