CANDIDATE'S REPORT

(to be filed by a candidate or his principal campaign committee)

1. Qualifying Name and Address of Candidate

RICHARD E. DEVARGAS
854 WASHINGTON STREET
NATCHITOCHES, LA 71457

2. Office Sought (Include title of office as well as parish, city, town and/or election district.)

OFFICE USE ONLY

10-P 10/99

10/13

Judge

3. Date of Primary_____OCTOBER 23,1999_____

This report covers from SEPTEMBER 24, 1999 through October 03, 1999
PRIOR REPORT COVERED THROUGH SEPTEMBER 23, 1999

4. Type of Report:

_____180th day prior to primary
_____90th day prior to primary
_____30th day prior to primary
__XX_10th day prior to primary
_____10th day prior to general
_____40th day after general
_____Annual (future election)
_____Supplemental (past election)
_____Amendment to prior report

5. FINAL REPORT if:

_____Withdrawn
_____Unopposed
_____Filed after the election AND all loans and debts paid

SCANNED
Date 10/16/99 By SS

1999 OCT 13 PM 12:50
LOUISIANA ETHICS ADMINISTRATION CAMPAIGN FINANCE RECEIVED

6. Name and Address of Financial Institution (You are required by law to use one or more banks, savings and loan associations, or money market mutual funds as the depository of all campaign funds.)

CITY BANK & TRUST COMPANY
P. O. BOX 246
NATCHITOCHES, LA 71458-0246

7. Full Name and Address of Treasurer

NOT APPLICABLE

8. FOR PRINCIPAL CAMPAIGN COMMITTEES ONLY
a. Name and address of principal campaign committee

NOT APPLICABLE

9. a. Name of Person Preparing Report

RICHARD E. DEVARGAS

b. Daytime Telephone 318-352-7821

b. Name and address of committee's chairperson

10. WE HEREBY CERTIFY that the information contained in this report and the attached schedules is true and correct to the best of our knowledge, information and belief, and that no expenditures have been made nor contributions received that have not been reported herein, and that no information required to be reported by the Louisiana Campaign Finance Disclosure Act has been deliberately omitted.

This ____13th____day of _October__, ____1999_____.

Richard de Vargas
Signature of Candidate/Chairperson
(To be signed by Chairperson only if report by principal campaign committee)

_____318-352-7821_____
Daytime Telephone

_____
Signature of Treasurer

_____
Daytime Telephone

c. Name and address of all subsidiary committees, if any (Use additional sheets if necessary)

SUMMARY PAGE

RECEIPTS	This Period
1. Contributions (Schedule A-1)	0
2. In-kind Contributions (Schedule A-2)	0
3. Campaign paraphernalia sales of $25 *or less*	0
4. **TOTAL CONTRIBUTIONS** (Lines 1 + 2 +3)	0
5. Other Receipts (Schedule A-3)	0
6. Loans Received (Schedule B)	19,000.00
7. Loan Repayments Received (Schedule D)	0
8. **TOTAL RECEIPTS** (Lines 4 + 5 + 6 + 7)	19,000.00

DISBURSEMENTS	This Period
9. Expenditures (Schedule E-1)	16,176.80
10. Other Disbursements (Schedule E-2)	0
11. Loan Repayments Made (Schedule B)	0
12. Funds Loaned (Schedule D)	0
13. **TOTAL DISBURSEMENTS** (Lines 9 + 10 + 11 + 12)	16,176.80

FINANCIAL SUMMARY	Amount
14. Funds on hand at beginning of reporting period (Must equal funds on hand at close from last report or -0- if first report for this election)	**3,720.39**
15. *Plus* total receipts this period (Line 8 above)	**19000.00**
16. *Less* total disbursements this period (Line 13 above)	**16,176.80**
17. *Less* in-kind contributions (Line 2 above)	**0**
18. Funds on hand at close of reporting period	6543.59

SUMMARY PAGE (continued)

INVESTMENTS	Amount
19. Of funds on hand at beginning of reporting period (Line 14, above), amount held in investments *(i.e.*, savings accounts, CD's, money market funds, stocks, bonds, etc.)	0
20. Of funds on hand at close of reporting period (Line 18, above), amount held in investments	0

SPECIAL TRANSACTIONS	This Period
21. Candidate's personal funds (Use of personal funds as either a contribution or loan to the campaign should be reported on Schedules A-1 or B.)	
22. Contributions received from political committees (From Schedules A-1 and A-2)	0
23. All proceeds from the sale of tickets to fundraising events (Receipts from the sale of tickets are contributions and must also be reported on Schedule A-1.)	0
24. Proceeds from the sale of campaign paraphernalia (Receipts from the sale of campaign paraphernalia are contributions and must also be reported on Schedule A-1 or Line 3, above.)	0
25. Expenditures from petty cash fund (Must also be reported on Schedule E-1.)	0

NOTICE

The personal use of campaign funds is prohibited.* The use of campaign funds must be related to a political campaign or the holding of a public office or party position. However, campaign funds may be used to reimburse a candidate for expenses related to his campaign or office, to pay taxes on the interest earned on campaign funds or to replace articles lost, stolen, or damaged in connection with a campaign.

Excess campaign funds may be returned to contributors on a pro rata basis, given as a charitable contribution as provided in 26 USC 170(c), given to a charitable organization as defined in 26 USC 501(c)(3), expended in support of or opposition to a proposition, political party, or candidacy of any person, or maintained in a segregated fund for use in future political campaigns or activity related to preparing for future candidacy to elective office.

*The prohibition on the personal use of campaign funds does not apply to campaign funds received prior to July 15, 1988.

SCHEDULE B: LOANS RECEIVED

The following information must be provided for each loan or line of credit received this reporting period, even if it has been repaid. Also, complete this schedule for loans received in prior periods that are still outstanding. Separate loans must be reported separately, even if from the same source. Any personal funds a candidate loans to his campaign must be reported on this schedule.

1. Name and address of lender
WINN PREMIUM FINANCE CO.
P. O. BOX 549
WINNFIELD, LA 71483

LOAN #358

2. a. Date* 07/21/99 b. Interest rate 10.00 %(a.p.r.)

c. Amount borrowed* ..... $ 26,100.00

d. Balance due ..... $ 0

*For lines of credit, give the date the line of credit was first committed at item 2a and list only the amount actually drawn at item 2c.
OPTIONAL: Total amount of credit available $

3. Endorsers/Guarantors
RICHARD M. DEVARGAS
821 WATSON DRIVE
NATCHITOCHES, LA 71457

4. Repayments this period

Date	Principal	Interest

(Enter the full name and address of each person or entity that has endorsed, guaranteed or otherwise secured the loan or line of credit. Also, state the amount of liability for each endorser or guarantor.)

(List payments of principal and interest separately. If separate amounts are not known, list all payments under principal.)

1. Name and address of lender
RICHARD E. DEVARGAS
854 WASHINGTON STREET
NATCHITOCHES, LA 71457

2. a. Date* 8/24/99 b. Interest rate 0.00 %(a.p.r.)

c. Amount borrowed* ..... $ 6,650.00

d. Balance due ..... $ 6,650.00

*For lines of credit, give the date the line of credit was first committed at item 2a and list only the amount actually drawn at item 2c.
OPTIONAL: Total amount of credit available $

3. Endorsers/Guarantors

4. Repayments this period

Date	Principal	Interest

(Enter the full name and address of each person or entity that has endorsed, guaranteed or otherwise secured the loan or line of credit. Also, state the amount of liability for each endorser or guarantor.)

(List payments of principal and interest separately. If separate amounts are not known, list all payments under principal.)

SCHEDULE B: LOANS RECEIVED

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1. Name and address of lender
WINN PREMIUM FINANCE CO.
P. O. BOX 549
WINNFIELD, LA 71483

LOAN #B

2. a. Date* 08/24/99 b. Interest rate 10.00 %(a.p.r.)

c. Amount borrowed* ..... $ 8,650.00

d. Balance due ..... $ 0

*For lines of credit, give the date the line of credit was first committed at item 2a and list only the amount actually drawn at item 2c.
OPTIONAL: Total amount of credit available $

3. Endorsers/Guarantors
RICHARD M. DEVARGAS
821 WATSON DRIVE
NATCHITOCHES, LA 71457

4. Repayments this period

Date	Principal	Interest

1. Name and address of lender
RICHARD E. DEVARGAS
854 WASHINGTON STREET
NATCHITOCHES, LA 71457

2. a. Date* 9/27/99 b. Interest rate 0.00 %(a.p.r.)

c. Amount borrowed* ..... $ 12,350.00

d. Balance due ..... $ 0

*For lines of credit, give the date the line of credit was first committed at item 2a and list only the amount actually drawn at item 2c.
OPTIONAL: Total amount of credit available $

3. Endorsers/Guarantors

4. Repayments this period

Date	Principal	Interest

SCHEDULE E-1: EXPENDITURES

Use this schedule to report information on all campaign expenditures for this reporting period. An "expenditure" is any payment made for the purpose of supporting your election to public office and includes monies spent for the campaign's general operating expenses. Any payments made that are not "expenditures" should be reported on SCHEDULE E-2: OTHER DISBURSEMENTS. Totals and subtotals at bottom of page are *optional*. Completion of totals and subtotals may assist in calculating totals that must be reported on the Summary Page.

1. Name and Address of Recipient	2. Expenditures this Reporting Period a. Date(s)	b. Purpose(s)	c. Amount(s)
MARVIN BLAKE 306 AIRPORT RD NATCHITOCHES, LA 71457	08-07-99	EXPENSES REIMBURSEMENTS & CANVASSING	400.00
SHIRLEY HAYES 325 GENTI NATCHITOCHES, LA 71457		CANVASSING	50.00
FAYE HOWARD 104 PIERMONT PLACE NATCHITOCHES, LA 71457		CANVASSING	50.00
ROBERT HAMILTON 621 GENTI NATCHITOCHES, LA 71457		CANVASSING	50.00
AVERY ROBERSON 621 ABBY DRIVE NATCHITOCHES, LA 71457		CANVASSING	50.00
O.S. ROBERSON 621 ABBY DRIVE NATCHITOCHES, LA 71457		CANVASSING	50.00
BOBBY PEUBLO ABBIE DRIVE NATCHITOCHES, LA 71457		CANVASSING	50.00

SHIRLEY SPENCER 815 CLARENCE DRIVE NATCHITOCHES, LA 71457	CANVASSING	50.00
REGINA DAVIS 649 ABBIE DRIVE NATCHITOCHES, LA 71457	CANVASSING	50.00
HYMM YOUNG 120 MORGAN NATCHITOCHES, LA 71457	CANVASSING	50.00
ROSE YOUNG 120 MORGAN LANE NATCHITOCHES, LA 71457	CANVASSING	50.00
ROY CLARK 120 MORGAN LANE NATCHITOCHES, LA 71457	CANVASSING	50.00
BETTY GARRETT 416 HOWELL STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
ROSE GARRETT 1020 COLLINS NATCHITOCHES, LA 71457	CANVASSING	50.00
BETTY BROWN 500 NORTH STREET NATCHITOCHES, LA 71457	CANVASSING	50.00

GLENDA DANLEETAL 416 HOWELL STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
JAMIE ARLEN NORTH STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
LILLIE HELARIE 1508 DIXIE NATCHITOCHES, LA 71457	CANVASSING	50.00
CHRIS BLAKE 306 AIRPORT RD. NATCHITOCHES, LA 71457	CANVASSING	50.00
STEVEN HOOSTROP 1102 ALLEN STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
VERONICA DAVIS 203 EAST FIFTH NATCHITOCHES, LA 71457	CANVASSING	50.00
CYNTHIA BRIGGS AMANDA STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
NEW LIGHT CHURCH 461 JEAN MARIE NATCHITOCHES, LA 71457	CANVASSING	75.00
EVETTE MANAGEMENT 844 TEXAS	POLITICAL CONSULT.	6,500.00

SHREVEPORT, LA 71101		
INK SPOT 510 COLLEGE AVE. NATCHITOCHES, LA 71457	CAMPAIGN LITERATURE	86.40
CLIFTON BLAKE 1225 SPRING STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
CLEVELAND CLAIBORNE 1431 DIXIE STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
LILLIE HELAIRE 1508 DIXIE NATCHITOCHES, LA 71457	CANVASSING	50.00
EDWARD ROBERSON 240 CARVER NATCHITOHCES, LA 71457	CANVASSING	50.00
MICHAEL ROBERSON 1421 GEORGIA ANN NATCHITOCHES, LA 71457	CANVASSING	50.00
CRITIE GAY 1421 GEORGIA ANN NATCHITOCHES, LA 71457	CANVASSING	50.00
BENNIE HOLMES 1209 LAKE STREET NATCHITOCHES, LA 71457	CANVASSING	50.00

SYLVIS CROSBY 1216 HILL AVENUE NATCHITOCHES, LA 71457	CANVASSING	50.00
MCDUFFIE RAYMOND 1201 ELLIS NATCHITOCHES, LA 71457	CANVASSING	50.00
BARBARA LEWIS 314 POWELL STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
CLIFTON BLAKE 1225 SPRING STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
LILLIE PAYTON 1423 STELLA NATCHITOCHES, LA 71457	CANVASSING	50.00
CAROLYN FICKLIN 750 DIXIE STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
DORIS BRAXTON 720 POSEY RD. NATCHITOCHES, LA 71457	CANVASSING	50.00
KNIGHTS OF COLUMBUS 1105 EAST FIFTH STREET NATCHITOCHES, LA 71457	CANVASSING	100.00
KZBL 1115 WASHINGTON	ADVERTISING	280.00

NATCHITOCHES, LA 71457		
KNTS-TV 5909 HWY. 1 BY-PASS NATCHITOCHES, LA 71457	ADVERTISING	3,150.00
ELITE BROADCASTING 505 ROYAL STREET NATCHITOCHES, LA 71457	ADVERTISING	525.00
CLEVELAND CLAIBORNE 1431 DIXIE STREET NATCHITOCHES, LA 71457	CANVASSING	150.00
GWENDOLYN CLAIBORNE 1423 DIXIE STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
DONALD CHARLES HAMPTON STREET NATCHITOCHES, LA 71457	CANVASSING	100.00
TURNERS STORE TEXAS STREET NATCHITOCHES, LA 71457	PARTY	525.00
CABLE TV. TEXAS STREET NATCHITOCHES, LA 71457	ADVERTISING	785.40
S.R. OLYMPICS LAKE STREET NATCHITOCHES, LA 71457	CANVASSING	75.00

FIRST USA VISA P.O. BOX 6001 SIOUX FALLS, SD 57188	SIGNS	500.00
SYLVIA CROSBY 1124 NORTH STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
CAROLYN FICKLIN 750 DIXIE STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
LILLIE PAYTON 1423 STELLA NATCHITOCHES, LA 71457	CANVASSING	50.00
DORIS BAKER 720 POSEY RD. NATCHITOCHES, LA 71457	CANVASSING	50.00
MERISSA SLAUGHTER 912 ELLIS NATCHITOCHES, LA 71457	CANVASSING	50.00
DEVERICK MORROW 1204 LAKE STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
CHRISTOPHER BLAKE 306 AIRPORT RD. NATCHITOCHES, LA 71457	CANVASSING	50.00
JAMES BLADE 158 REX WATERWELL RD.	CANVASSING	50.00

NATCHITOCHES, LA 71457		
LOLA HAMILTON 216 NORTH STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
EVA PAIGE 606 WINNONA NATCHITOCHES, LA 71457	CANVASSING	50.00
NORA LEE 1214 ST. JOHN NATCHITOCHES, LA 71457	CANVASSING	75.00
CORA PAGE GIBSON STREET NATCHITOCHES, LA 71457	CANVASSING	75.00
MARY MORROW 1204 LAKE STREET NATCHITOCHES, LA 71457	CANVASSING	115.00
HEBERT BEAUDION LAKE STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
MARY MORROW 1204 LAKE STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
ETHEL BLAKE 306 AIRPORT RD. NATCHITOCHES, LA 71457	CANVASSING	50.00

CLIFTON BLAKE 1225 SPRING STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
EDWARD ROBERSON 240 CARVER STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
CRITIE GAY 1421 GEORGIA ANN NATCHITOCHES, LA 71457	CANVASSING	50.00
DORIS BAKER 1412 DIXIE STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
BARBARA LEWIS 105 DEAN STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
CLEVELAND CLAIBORNE 1431 DIXIE STREET NATCHITOCHES, LA 71457	CANVASSING	50.00
ELENORA LUCAS 112 AMANDA NATCHITOCHES, LA 71457	CANVASSING	50.00
HYMON YOUNG 120 MORGAN LANE NATCHITOCHES, LA 71457	CANVASSING	50.00
FAY HOWARD 104 PIERMONT PLACE	CANVASSING	50.00

NATCHITOCHES, LA 71457		
ROSE YOUNG 120 MORGAN LANE NATCHITOCHES, LA 71457	CANVASSING	50.00
DONALD CHARLES HAMPTON STREET NATCHITOCHES, LA 71457	CANVASSING	100.00
PHEONIX LODGE 1105 EAST FIFTH NATCHITOCHES, LA 71457	DONATION	150.00
TOTAL		**$16, 176.80**

'63 Richard
deVargas
Candidate for District Judge

854 Washington Street
Natchitoches, Louisiana 71457

Telephone (318) 352-6764
Fax (318) 357-1490

October 13, 1999

Ms. Maris McCrory
Louisiana Board of Ethics
8401 United Plaza Blvd.
Suite 200
Baton Rouge, LA 70809-7017

1999 OCT 14 PM 2:17
LOUISIANA ADMINISTRATION
ETHICS AND CAMPAIGN FINANCE
RECEIVED

RE: Campaign for 10th Judicial District Judge
Natchitoches Parish, Louisiana

Dear Ms. McCrory:

Thank you for your letter of October 4th, 1999. Under separate cover I am filing my report for the period ten (10) days prior to the primary. Please note there are two (2) loans [Loan #B and Loan #358] on the report from Winn Premium Finance which my father guaranteed prior to our conversation. I have been able to get these loans refinanced into a single loan without my father's guarantee (a copy of the refinanced loan is attached).

Of course, when we file the next report all of these transactions will be disclosed and show the guaranty has been removed.

If you need any further information, please do not hesitate to contact me at my office. I remain,

Sincerely yours,

Richard E. deVargas

Richard E. deVargas

RED
attachment

Paid for by Richard E. deVargas

Winn Premium Finance Co.
P. O. Box 549
Winnfield, LA 71483

LENDER'S NAME AND ADDRESS
"You" means the Lender, its successors and assigns.

Richard E. DeVargas
P. O. Box 191
Natchitoches LA 71457

BORROWER'S NAME AND ADDRESS
"I" includes each Borrower above, jointly and severally

Loan Number
Date October 11, 1999
Maturity Date July 21, 2000
Loan Amount $32,750.00
Renewal of

TERMS FOLLOWING A ☐ APPLY ONLY IF CHECKED

NOTE - For value received, I promise to pay to you, or your order, at your address above, the principal sum of: Thirty Two Thousand Seven Hundred Fifty and no/100 Dollars $ 32750.00
plus interest from October 11, 1999 at the rate of 11.5 % per year until paid in full.

☐ ADDITIONAL FINANCE CHARGE - I also agree to pay a fee of $ _____, and it will be ☐ paid in cash, ☐ paid pro rata over the loan term,
☐ withheld from the proceeds. (If this fee is withheld from the proceeds, the amount is included in the principal sum.)

PAYMENT - I will pay this note as follows.

a) ☒ Interest due: Jan. 21, 2000 and July 21, 2000,
Principal due: July 21, 2000.

b) ☐ This note has _____ payments. The first payment will be in the amount of $ _____ and will be due _____
A payment of $ _____ will be due on the _____ day of each _____ thereafter.
The final payment of the entire unpaid balance of principal and interest will be due _____

☐ LATE CHARGE - I agree to pay a late charge on the portion of any payment made more than 10 days after it is due equal to 5% of the unpaid amount, or $15.00, whichever is less.

INTEREST - Interest accrues on a _____ basis.
THE PURPOSE OF THIS LOAN IS: _____

SECURITY - You have certain rights that may affect my property as explained on page 2. This loan ☐ is ☐ is not further secured.

a) ☐ This loan is secured by _____, dated _____

b) ☐ I give you a security interest in all of my deposit accounts held in your institution, now or in the future. This security interest does not apply if the deposit account is an IRA or a tax-deferred retirement account or any right of withdrawal exists only in a representative capacity.

c) ☐ Security Agreement - I give you a security interest in the Property described below. The rights I am giving you in this Property and the obligations this Agreement secures are defined on page 2 of this agreement.

Title: _____ This Property will be used for personal purposes.

ANNUAL PERCENTAGE RATE The cost of my credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost me.	AMOUNT FINANCED The amount of credit provided to me or on my behalf.	TOTAL OF PAYMENTS The amount I will have paid after I have made all scheduled payments.	I have the right to receive at this time an itemization of the Amount Financed. YES - I want an itemization. NO - I do not want an itemization.
11.66 %	$ 3,094.61	$ 32,750.00	$ 35,844.61	"e" means an estimate.

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
1	$ Interest	Jan. 21, 2000
1	$ Pal	July 21, 2000
	$	
	$	

$ _____ Filing Fees
$ _____ User Reimburse Fees

☐ This note has a demand feature. ☐ This note is payable on demand and all disclosures are based on an assumed maturity of one year.

Security - I am giving a security interest in: ☐ (brief description of other property)
☐ the goods or property being purchased,
☐ collateral securing other loans with you may also secure this loan.
☐ my deposit accounts and other rights to the payment of money from you.

☐ Late Charge - I will be charged a late charge on the portion of any payment made more than 10 days after it is due equal to 5% of the unpaid amount, or $15.00, whichever is less.
☐ Required Deposit - The annual percentage rate does not take into account my required deposit.

Prepayment - If I pay off this note early, I will not have to pay a penalty.
If I pay off this note early, I ☐ may ☐ will not be entitled to a refund of part of the loan finance charge.

I can see my contract documents for any additional information about nonpayment, default, any required repayment before the scheduled date, and prepayment refunds and penalties.

CREDIT INSURANCE - Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless I sign and agree to pay the additional costs.

Type	Premium	Term
Credit Life		
Credit Disability		
Joint Credit Life		

I ☐ do ☐ do not want credit life insurance.
I ☐ do ☐ do not want credit disability insurance.
I ☐ do ☐ do not want joint credit life insurance.
I ☐ do ☐ do not want _____ insurance.
X _____ Date _____
X _____ Date _____

PROPERTY INSURANCE - I may obtain property insurance from anyone I want that is acceptable to you. If I get the insurance from or through you I will pay $ _____ for _____ of coverage.

ITEMIZATION OF AMOUNT FINANCED

AMOUNT GIVEN TO ME DIRECTLY	$
AMOUNT PAID ON MY LOAN ACCOUNT	$
	$
AMOUNTS PAID TO OTHERS ON MY BEHALF:	
to Insurance Companies	$
to Public Officials	$
Loan #B	$ 6650.00
Loan #358	$ 26100.00
	$
(less) PREPAID FINANCE CHARGES	$
Amount Financed	$ 32750.00

(Add all items financed and subtract prepaid finance charges.)

SIGNATURES - I AGREE TO THE TERMS SET OUT ON PAGE 1 AND PAGE 2 OF THIS AGREEMENT. I HAVE RECEIVED A COPY OF THIS DOCUMENT ON TODAY'S DATE.

CONSUMER - SEE NOTICE ON PAGE 2 BEFORE SIGNING.

Signature: Richard E. deVargas
Richard E. Devargas

Signature _____

(Optional)
Signed _____ For Lender
Title _____

SIMPLE INTEREST NOTE, DISCLOSURE, AND SECURITY AGREEMENT
©1997, 1998 Bankers Systems, Inc., St. Cloud, MN (1-800-397-2341) Form RDP-CLA 6/01/98

CONSUMER LOAN - NOT FOR OPEN-END CREDIT
(page 1 of 2)