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Ada County Clerk

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Attorneys for Plaintiff

NO. _____ FILED _____
A.M. _____ P.M. 1:45

NOV 3 2008

J. DAVID NAVARRO, Clerk
By _____ KICA JOHNSON

**IN THE DISTRICT COURT OF THE FOURTH JUDICIAL DISTRICT
OF THE STATE OF IDAHO, IN AND FOR ADA COUNTY**

STATE OF IDAHO, DEPARTMENT OF)
FINANCE, CONSUMER FINANCE)
BUREAU,)

Plaintiff,)

vs.)

NATIONAL CREDIT ACCEPTANCE,)
dba NATIONAL CREDIT)
ACCEPTANCE, INC., a California)
corporation,)

Defendant.)

Case No. CV OC 0812128

**DEFAULT JUDGMENT AGAINST
NATIONAL CREDIT ACCEPTANCE,
dba NATIONAL CREDIT
ACCEPTANCE, INC.**

National Credit Acceptance, dba National Credit Acceptance, Inc., Defendant herein, having been duly served with process, and having failed to appear and plead to or answer Plaintiff's Amended Verified Complaint filed herein in the manner required by law, and the legal time for answering having expired;

NOW, THEREFORE, THE COURT HEREBY FINDS that Defendant National Credit Acceptance, dba National Credit Acceptance, Inc. has violated the Idaho Collection Agency Act, Title 26, Chapter 22, Idaho Code, as alleged in Counts One through Thirty-six of the Plaintiff's Amended Verified Complaint filed in the above-captioned matter.

FURTHER, the Court hereby ORDERS, ADJUDGES AND DECREES as follows:

INJUNCTIVE RELIEF:

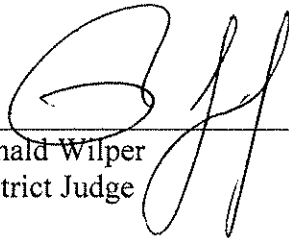
Defendant National Credit Acceptance, dba National Credit Acceptance, Inc. is permanently enjoined from engaging in any acts or practices which would constitute violations of the Idaho Collection Agency Act, Title 26, Chapter 22, Idaho Code, and in particular, that it is permanently enjoined from engaging in collection activities in Idaho, to include contacting Idaho residents for collection purposes, and filing collection lawsuits, without having obtained the license required by the Act, and otherwise complying with the requirements of that Act.

MONEY JUDGMENT:

The State of Idaho, Department of Finance (Department) is hereby awarded a money judgment against Defendant National Credit Acceptance, dba National Credit Acceptance, Inc. in the total amount of ninety thousand dollars (\$90,000), constituting penalties in the amount of twenty-five hundred dollars (\$2,500) for each of the thirty-six violations of the Idaho Collection Agency Act alleged in the Amended Verified Complaint filed herein, pursuant to Idaho Code § 26-2245(2)(b).

The Department is hereby awarded reasonable attorney fees and costs incurred in the preparation and prosecution of this action and reimbursement for investigative efforts, pursuant to Idaho Code § 26-2245(2)(c).

DATED this 31st day of October, 2008.



Ronald Wilper
District Judge

CERTIFICATE OF MAILING

I HEREBY CERTIFY that on this 3 day of Nov., 2008, I served a true and correct copy of the foregoing DEFAULT JUDGMENT upon the following by the designated means:

Jay Sudweeks
May, Sudweeks and Browning
P.O. Box 1846
Twin Falls, Idaho 83303-1846

U.S. Mail, postage prepaid
 Certified mail
 Facsimile
 Hand delivery

National Credit Acceptance, dba National
Credit Acceptance, Inc.
1731 Howe Avenue #254
Sacramento, California 95825-2209

U.S. Mail, postage prepaid
 Certified mail
 Facsimile
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National Credit Acceptance, dba National
Credit Acceptance, Inc.
2214 Arden Way
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INGA JOHNSON