

99-046

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FILED BY CLERK
KS. DISTRICT COURT
3rd JUDICIAL DISTRICT

JUN 17 3 58 PM '99

TOPEKA, KANSAS

IN THE DISTRICT COURT OF SHAWNEE COUNTY, KANSAS
Division 3

STATE OF KANSAS, *ex rel.*
CARLA J. STOVALL, Attorney General

Plaintiff,

vs.

FIRST CAPITAL FINANCE and
CONTINENTAL CONSUMER CREDIT CORPORATION,
d/b/a CONTINENTAL ADVANTAGE,

Defendants.

Case No. 99C790

Petition Pursuant to K.S.A. Chapter 60

JOURNAL ENTRY OF CONSENT JUDGMENT

NOW on this 17th day of June, 1999, Plaintiff's Petition for Approval of Consent Judgment comes before the Court pursuant to K.S.A. §50-632(b). Plaintiff, the State of Kansas, *ex rel.* Carla J. Stovall, Attorney General, appears by and through James J. Welch, Assistant Attorney General. Having had the competent advice and counsel of Andrew Cove (Cove & Associates, Hollywood, Florida), defendants First Capital Finance and Continental Consumer Credit Corporation, d/b/a Continental Advantage, appear not, having first entered into this Consent Judgment.

Whereupon, the parties advise the Court that they have stipulated and agree to the following matters:

1. Carla J. Stovall is the Attorney General of the State of Kansas.

2. The Attorney General's authority to bring this action is derived from the statutory and common law of the State of Kansas, specifically the Kansas Consumer Protection Act, K.S.A. §50-623 *et seq.*

3. Defendant Continental Consumer Credit Corporation, d/b/a Continental Advantage, is a corporation organized under the laws of the state of Nevada. The directors and officers of the corporation are Ray and Mary Evans, 2841 Via Florentine, Henderson, Nevada 89014.

4. Defendant Continental Consumer Credit Corporation, d/b/a Continental Advantage, may be served with process by serving its resident agent, John Ruggeri at 9404 Meadow Ridge Lane, Las Vegas, Nevada 89134.

5. Defendant First Capital Finance is a corporation organized under the laws of the state of Florida.

6. Defendant First Capital Finance may be served with process by serving its resident agent, Andrew Cove, Cove & Associates, 3801 hollywood Boulevard, Suite #100, Hollywood, Florida 33021.

7. Defendants First Capital Finance and Continental Consumer Credit Corporation, d/b/a Continental Advantage, are suppliers within the definition of K.S.A. §50-624(i) and operate as credit services organizations, as defined by K.S.A. §50-1101(a). Defendants have engaged in consumer transactions in Kansas within the definition of K.S.A. §50-624(c) and (h).

8. Defendants admit the Court has personal and subject matter jurisdiction over the parties and that venue is proper in Shawnee County.

9. Defendants operate as Credit Services Organizations, as defined by K.S.A. §50-1101 *et seq.*, due to the fact that a substantial part of Defendants' services involve assisting consumers in improving their credit records and/or in obtaining extensions of credit for such consumers.

10. The Attorney General alleges Defendants engaged in the following acts and practices which are deceptive and/or unconscionable and violate the Kansas Consumer Protection Act:

a. Defendant Continental Consumer Credit Corporation, d/b/a Continental Advantage, through its agent, Defendant First Capital Finance, solicited Kansas consumers by sending postcards which invited such consumers to contact First Capital Finance by calling a toll-free telephone number. A true and correct copy of a postcard sent to Kansas consumers is attached hereto and marked as Exhibit A. Such postcards included the representation that recipient consumers had been selected to "receive a credit card with an unsecured credit limit of \$4,000 GUARANTEED regardless of your past credit history!" However, in violation of K.S.A. §50-626(b)(3) fails to disclose material facts that:

- i. Such "credit cards" are issued by Defendant Continental Consumer Credit Corporation, d/b/a Continental Advantage, and valid only towards the purchase of products sold by such Defendant in Defendant's catalog at Defendant's prices;
- ii. Such "credit cards" do not afford consumers credit from any source other than Defendant Continental Consumer Credit Corporation, d/b/a Continental Advantage;
- iii. A consumer may apply for (with no guarantee of obtaining) a major bank credit card through Defendants' services only after such consumer has purchased \$250 in merchandise from Defendant Continental Consumer Credit Corporation, d/b/a Continental Advantage ;

b. Defendants operate as credit services organizations, as defined in K.S.A. §50-1102, due to the fact that a substantial part of Defendants' services involve

assisting consumers in improving their credit records and/or in obtaining extensions of credit for such consumers. Defendants have charged consumers listed in Exhibit B for services before completing performance agreed upon without filing a surety bond in the amount of \$25,000.00 with the Kansas Consumer Credit Commissioner, in violation of K.S.A. §50-1103 and K.S.A. §50-1104. This is also in violation of K.S.A. §50-626(b), in that a violation of the Credit Services Organization Act is deceptive and a violation of the Kansas Consumer Protection Act, pursuant to K.S.A. §50-1111.

- c. Defendants advertised, or caused to be advertised, the services of credit services organizations without filing a registration statement with the consumer credit commissioner, in violation of K.S.A. §50-1103(f). This is also in violation of K.S.A. §50-626(b), in that a violation of the Credit Services Organization Act is deceptive and a violation of the Kansas Consumer Protection Act, pursuant to K.S.A. §50-1111.
- d. Although Defendants operate as credit services organizations, Defendants have failed to provide consumers/buyers with a disclosure statement containing all required information, in violation of K.S.A. §50-1106. This is also in violation of K.S.A. §50-626(b), in that a violation of the Credit Services Organization Act is deceptive and a violation of the Kansas Consumer Protection Act, pursuant to K.S.A. §50-1111.
- e. Defendants provided consumers/buyers with catalogs and kits which did not include a contract, agreement, or any other document containing a notice of cancellation to said consumers/buyers, in violation of K.S.A. §50-1107. This is also in violation of K.S.A. §50-626(b), in that a violation of the Credit Services Organization Act is deceptive and a violation of the Kansas Consumer Protection Act, pursuant to K.S.A. §50-1111.

- f. Defendants have solicited and sold their services to Kansas consumers as telemarketers, as defined by K.S.A. §50-671(b). In violation of K.S.A. §50-672, Defendants have accepted payment from consumers based on consumers' verbal agreements to purchase Defendants' services without obtaining a signed confirmation which discloses in full the terms of the sale agreed upon and other information required by K.S.A. §50-672(b).
- g. Consumers who receive Defendants' solicitations are led to believe that they will be receiving a major bank credit card in exchange for their payment of a \$129.00 fee. This is in violation of K.S.A. §50-1103(c)(2), in that the solicitations do not clearly disclose the eligibility requirements for obtaining the credit cards.
- h. Misrepresentations implying to consumers that Defendants' credit cards were major bank credit cards, as noted above in paragraph 8(g), constitute violations of K.S.A. §50-626(b)(1)(A), in that they are the representation that Defendants' services have benefits that they do not have.
- i. Defendants' willful failure to state and willful omission, suppression and concealment of material facts in representations made to consumers are unconscionable and in violation of K.S.A. §50-627(b)(1), in that the Defendants took advantage of the inability of consumers reasonably to protect consumers' interests because of the consumers' inability to understand the (omitted) language of the agreement.

11. Defendants agree to this Consent Judgment without trial or adjudication of any issue of fact or law.

12. Defendants agree to refrain from and to be permanently enjoined from engaging in those acts and practices alleged to be deceptive or unconscionable in paragraph ten (10) of this Consent Judgment, and Defendants agree that engaging in such acts or similar acts, after the date of this Consent Judgment, shall constitute a violation of this Order.

13. Defendants agree to refrain from and to be permanently enjoined from engaging in any and all deceptive and/or unconscionable acts and practices in violation of the Kansas Consumer Protection Act, K.S.A. §50-623 *et seq.*, as it now exists or as amended in the future and Defendants agree that engaging in such acts or practices after the date of this consent judgment shall constitute a violation of this Order.

14. The provisions of this Consent Judgment will be applicable to Defendants, and every employee, agent or representative of Defendants.

15. Defendants agree to make available and disclose the provisions of this Consent Judgment to their officers, directors and shareholders within five days of signing the Consent Judgment.

16. Defendants agree to resolve any future complaints filed with the Office of the Attorney General regarding Defendants after the date of this Consent Judgment to the satisfaction of the Attorney General within 30 days of the date such complaint is forwarded to Defendants for resolution.

17. Defendants agree to refund all consumers listed in Exhibit B in the amounts such consumers have paid to Defendants as set out in Exhibit B. Such refunds shall be made, payable to each consumer listed in Exhibit B, and delivered to the listed addresses within ninety (90) days of Defendants' signing of this Consent Judgment.

18. Defendants agree to be permanently enjoined from entering into, forming, organizing or reorganizing into any partnership, corporation, sole proprietorship or any other legal structures, for the purpose of avoiding compliance with the terms of this Consent Judgment.

19. Defendants agree to pay \$5,000.00 in investigation fees and expenses to the "Office of the Attorney General" of the State of Kansas. In addition, Defendants agree to pay \$5,000 in civil penalties to the "State of Kansas." Payment shall be made by certified checks and shall commence upon delivery of this Consent Judgment, signed by Defendants with a payment of \$1,000.00 to the "Office of the Attorney General." Payment of \$1,000.00 per month shall

commence on or before May 1, 1999, with subsequent \$1,000.00 payments thereafter due on or before the first (1st) day of each month, until the entire amount payable is satisfied.

20. Parties agree that payment of investigation fees and expenses and civil penalties, as set out in paragraph nineteen (19) of this Consent Judgment shall not be subject to interest as long as all payments are timely made. Defendants agree that failure to make timely payments of investigative fees and expenses and civil penalties, as set out in paragraph nineteen (19) of this Consent Judgment, will result in the amount of the entire unpaid balance becoming due within five (5) days of the first payment missed and subject to interest, as provided in K.S.A. §16-204.

21. Defendants agree to pay all expenses and reasonable attorney's fees in connection with the collection of any amounts in this judgment, provided Defendants do not pay the amounts as agreed herein within the time frame stated.

22. Defendants agree to maintain all Kansas business records for a period of five years and to allow the Attorney General to inspect all of Defendants' business records in the future upon reasonable notice.

23. Jurisdiction is retained by this Court for the purpose of enabling any of the parties to this Consent Judgment to apply to this Court at any time for such further orders and directions as may be necessary or appropriate for the modification of any of the provisions hereof, for the enforcement of compliance herewith, and for the punishment of violations thereof.

24. If any portion, provision, or part of this Consent Judgment is held to be invalid, unenforceable, or void for any reason whatsoever, that portion shall be severed from the remainder and shall not affect the validity or enforceability of the remaining provisions, portions or parts.

25. Compliance with this Consent Judgment does not relieve Defendants of any obligation imposed by applicable federal, state, or local law, nor shall the Attorney General be precluded from taking appropriate legal action to enforce civil or criminal statutes under her jurisdiction.

26. The parties understand that this Consent Judgment shall not be construed as an approval of or sanction by the Attorney General of the business practices of Defendants nor shall Defendants represent the decree as such an approval. The parties further understand that any failure by the State of Kansas or by the Attorney General to take any action in response to any information submitted pursuant to the Consent Judgment shall not be construed as an approval of or sanction of any representations, acts or practices indicated by such information, nor shall it preclude action thereon at a later date.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that the stipulation and agreement of the parties contained herein are adopted and approved as the findings of fact and conclusions of law of the Court and any monies owed hereunder by Defendants immediately become a judgment upon filing.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that judgment is entered against Defendants in favor Plaintiff in the amount of \$26,125.00 (which amount includes refunds to Kansas consumers listed in Exhibit B).

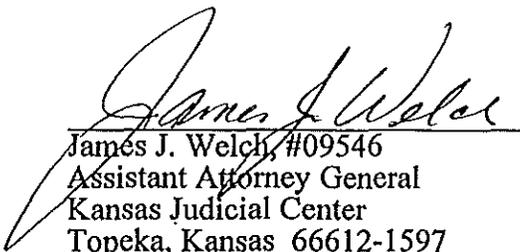
IT IS FURTHER ORDERED, ADJUDGED AND DECREED that pursuant to the Kansas Consumer Protection Act, and the provisions of K.S.A. §50-632(b), the Court hereby approves the terms of the Consent Judgment and adopts the same as the order of the Court.

IT IS SO ORDERED.

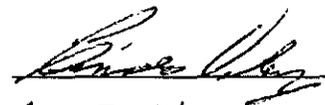
/s/ Hon. Macla J. Judet
DISTRICT COURT JUDGE

Approved by:

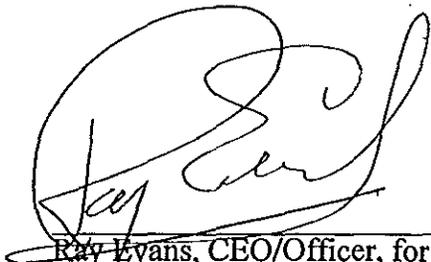
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2841 Via Florentine
Henderson, Nevada 89014
Defendant


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2841 Via Florentine
Henderson, Nevada 89014
Defendant

_____, Officer/Director, for
First Capital Finance
10661 North Kendall Drive, Suite #200
Miami, Florida 33176
Defendant

CONGRATULATIONS!

YOU HAVE BEEN SELECTED TO RECEIVE A

CREDIT CARD

with an unsecured credit limit of

\$4,000 Guaranteed

regardless of your past credit history!

PLUS a FREE 3 Days & 2 Nights in Magical Orlando, FL

Special Promotion Offer!

You are guaranteed your very own credit card with an initial credit limit of \$4,000 regardless of your past credit history, plus for a limited time only, completely FREE, 3 Days and 2 Nights in Magical Orlando, FL.

For Immediate Activation and Issuance of your Credit Card Call Now...

Hours: 9:A.M. to 11:P.M. Monday through Friday • Saturdays 10:A.M. to 6:P.M. (eastern time)

1-800-722-8055

CALL NOW... THIS IS A LIMITED TIME OFFER!

Notice: Free trip allows a companion and two children. Credit Card applicants must be 18 years of age or older. Credit limit may go up to \$7500. This is a special promotion offer from First Capital Finance and it can be withdrawn at any time. Some restrictions may apply.

EXHIBIT

A

Customer ID	LastName	Billing Address	City	State/Provinc	DateEntered
6999	ADDCOX, JR.	3610 ARGENTIE BLVD.	KANSAS CITY	KS	7/9/98
7003	DAVIS	1505 NORTH 62ND STREET	KANSAS CITY	KS	7/9/98
8884	NEAL	117 CARLTON RD	HUTCHINSON	KS	7/9/98
8918	SAMS	1211 S 51 TERRACE	KANSAS CITY	KS	7/9/98
8984	BAKER	811 W GRANT AVE	GREENSBURG	KS	7/13/98
9014	BOWLES	PO BOX 212	CAWKER CITY	KS	7/13/98
9027	BROWN	4200 BERNITA ST	WICHITA	KS	7/13/98
9099	COONCE	PO BOX 208	NICKERSON	KS	7/13/98
9135	CULP	2330 N OLIVER ST APT 812	WICHITA	KS	7/13/98
9176	EMERSON	401 SARAH LN APT G13	HAYSVILLE	KS	7/13/98
9212	FULMER	312 W KANSAS AVE	SMITH CENTER	KS	7/13/98
9376	KYSER	719 SE ST	ERIE	KS	7/13/98
9385	LANDWEHR	114 NORTH JOANN ST	WICHITA	KS	7/13/98
9613	ROACH	822 WINDWOOD #1	JUNCTION CITY	KS	7/13/98
9670	SHAHAN	PO BOX 372	WAMEGO	KS	7/13/98
9723	STONE	19 N B STREET		KS	7/13/98
9755	TRINH	131 N ASH	WICHITA	KS	7/13/98
9950	BOYER	301 HIGHLAND AVE	HOYT	KS	7/15/98
9956	CASSE	RR 3 BOX 121	FORT SCOTT	KS	7/15/98
9981	ATKINSON	3323 IOWA ST. # 165	LAWRENCE	KS	7/21/98
10239	SULLIVAN	PO BOX 1471	COFFEYVILLE	KS	7/21/98
10289	HUMISTON	227 S CALHOUN	LIBERAL	KS	7/21/98
10408	FIZER	7717 MAPLE LN	PRAIRIE VILLAGE	KS	7/23/98
10599	MERRILLS	1528 N OLD MANOR RD	WICHITA	KS	7/27/98
10922	SWENY	PO BOX 483	TOWANDA	KS	8/1/98



Customer ID	LastName	Billing Address	City	State/Province	Date Entered
10926	TOLBERT	16 DRAGOON DR	FORT LEAVENWORTH	KS	8/1/98
11092	GARNER	PO BOX 874	GREAT BEND	KS	8/4/98
11150	JOHNSON	327 N 2ND ST	ARKANSAS CITY	KS	8/4/98
11237	MORRISON	10340 CONSER	OVERLAND PARK	KS	8/4/98
11299	RICH	PO BOX 957	LAKIN	KS	8/4/98
11472	BONNER, JR.	PO BOX 210	FT. LEAVENWORTH	KS	8/6/98
11649	JOHNSON	440 SE 33RD TER	TOPEKA	KS	8/11/98
11660	KENT	3518 NW ROCHESTER RD	TOPEKA	KS	8/11/98
11784	SHROYER	905 CLERARY	JUNCTION CITY	KS	8/11/98
11915	RICHARDSON	1103 CAROLINA ST.	MARYSVILLE	KS	8/12/98
12359	BROAST	2640 SE GOLDEN AVE	TOPEKA	KS	8/21/98
12387	BYRNES	3008 JEANIE LN	MANHATTAN	KS	8/21/98
12401	CARRILLO	PO BOX 1842	DODGE CITY	KS	8/21/98
12673	HEATH	1600 PECAN	NEOSHO FALLS	KS	8/21/98
12727	IRELAN	24836 TONGANOXIE RD	LEAVENWORTH	KS	8/21/98
12797	KELLY	9711 STEELE RD	EDWARDSVILLE	KS	8/21/98
12815	KLEINNEIUR	1802 BURR PKWY	DODGE CITY	KS	8/21/98
12869	LOWERY	6201 FOSTER ST APT. 3	OVERLAND PARK	KS	8/21/98
13133	SCHARFF	16016 W. 84 STREET	LENEXA	KS	8/21/98
13290	VOLLRATH	26961 BARCLAY RD	OSAGE CITY	KS	8/21/98
13457	ANDERSON	4214 CUMBERLAND ST	WEICHITA	KS	9/2/98
13477	BARGMANN	344 EAGLE RD	BREMEN	KS	9/2/98
13551	COLE	RR 1 BOX 2	SEVERY	KS	9/2/98
13792	MARTIN	PO BOX 332	HUGOTON	KS	9/2/98
13861	PEARSON	2226 EAST ARROWHEAD DRIVE	OLATHE	KS	9/2/98

Customer ID	LastName	Billing Address	City	State/Province	Date Entered
13894	RAYTON, JR	1908 E 19TH ST LOT E 47	LAWRENCE	KS	9/2/98
13897	REED	PO BOX 82	SOUTH HAVEN	KS	9/2/98
14040	WHITE	421 N 7TH ST	WA KEENEY	KS	9/2/98
14146	BAMBER	RR 2 BOX 62	BOGUE	KS	9/4/98
14204	BYLASKA	529 WHITFIELD ST	LECOMPTON	KS	9/4/98
14363	HADDAD	119 N PARKER ST STE 136	OLATHE	KS	9/4/98
14628	RAUB	107 3RD ST	HOME	KS	9/4/98
14685	SHETH	130 S GREENWICH RD LOT 307	WICHITA	KS	9/4/98
14758	WALLS	136 E 10TH ST	JUNCTION CITY	KS	9/4/98
14918	COATES	1610 N 700TH RD	BALDWIN CITY	KS	9/10/98
14958	FRONCE	717 N 2ND ST	OLSBURG	KS	9/10/98
14986	HERRICK II	901 LARAMIE ST APT # 1	MANHATTAN	KS	9/10/98
15017	KYNER	HC 1 BOX 105	SHARON SPRINGS	KS	9/10/98
15202	MANN	1308 MIDLAND AVE	SALINA	KS	9/13/98
15227	BERKELEY	29 DRAGOON DR.	FORT LEAVENWORTH	KS	9/13/98
15234	BOGGS	4960 S SENECA ST LOT # 14	WICHITA	KS	9/13/98
15287	CRADER	PO BOX 362	LANSING	KS	9/13/98
15422	LOBDELL	511 REYNOLDS AVE	KANSAS CITY	KS	9/13/98
15472	PALMATIER	100 SOUTH ELM ST APT # 05	HUTCHINSON	KS	9/13/98
15581	WALLACE	5574 AP HILL DR # 2	FORT RILEY	KS	9/13/98
15613	KOCH	620 OSAGE ST. # C-13	AUGUSTA	KS	9/14/98
15752	GARD	401 E AVENUE A APT # 5	HUTCHINSON	KS	9/16/98
15776	HALL	210 E HAMLIN ST	GARDEN CITY	KS	9/16/98
15786	HAYES	111 S 2ND ST	LANSING	KS	9/16/98
15849	MACY	117 EAST 2 STREET	ELLINWOOD	KS	9/16/98

Customer ID	LastName	Billing Address	City	State/Provinc	Date Entered
15947	SHANLEY	1708 W PRAIRIE ST	OLATHE	KS	9/16/98
16027	WHITTET	1223 OSAGE AVE	KANSAS CITY	KS	9/16/98
16060	ABSHER	1600 HASKELL AVE APT 142	LAWRENCE	KS	9/17/98
16095	BERRY	PO BOX 273	PAWNEE ROCK	KS	9/17/98
16311	KREUTZER	1613 EVERETT AVE APT 8	KANSAS CITY	KS	9/17/98
16437	ROMINE	109 E AVENUE A	ZENDA	KS	9/17/98
16613	BAKER	4011 WYANDOTTE	KANSAS CITY	KS	9/22/98
16872	WEIR	1477 8TH RD	WAKEFIELD	KS	9/22/98
16958	ALI	3801 W 13 TH ST N APT 115	WICHITA	KS	9/30/98
17025	BUTLER	31 DRAGOON DR	FORT LEAVENWORTH	KS	9/30/98
17074	DEATHERAGE	10208 OLD HWY 77	MILFORD	KS	9/30/98
17099	ECKLES	126 DEANILY	PITTSBURGH	KS	9/30/98
17127	FORTE	222 N 83RD ST	KANSAS CITY	KS	9/30/98
17196	HIGHTOWER	8500 PARALLEL PKWY	KANSAS CITY	KS	9/30/98
17207	HOLTHAUS	901 CONE ST	AXTELL	KS	9/30/98
17227	JAMMERSON	4467 JUNIPER ST	WICHITA	KS	9/30/98
17262	LAKE	5276 EAST 349	WAVERLY	KS	9/30/98
17263	LANE	1013 MICHELLE APT 5	EMPORIA	KS	9/30/98
17268	LEE	1824 NE BURGESS CT	TOPEKA	KS	9/30/98
17289	LUSK	213 SUNFLOWER DR	WITCHITAW	KS	9/30/98
17396	REXRODE	3033 MOORE AVE APT 1	FORT RILEY	KS	9/30/98
17511	WATSON	332 RURAL ST	EMPORIA	KS	9/30/98
17530	WOODS	212 W 5TH ST	MOUND VALLEY	KS	9/30/98
17583	HAMM	3621 NE MERIDEN RD	TOPEKA	KS	10/3/98
17648	SAMPAY	6426 NEBRASKA CT	KANSAS CITY	KS	10/3/98

Customer ID	Last Name	Billing Address	City	State/Provinc	Date Entered
17874	GOMEZ	161 E 8 TH AVE	EL DORADO	KS	10/7/98
17965	LEONARDO	PO BOX 26714	SHAWNEE MISSION	KS	10/7/98
17990	MILLS	1900 1/2 SE HUDSON BLVD	TOPEKA	KS	10/7/98
18101	THAYER	410 S 5TH ST	STOCKTON	KS	10/7/98
18477	MARTIN	RR 1 BOX 66D	GREAT BEND	KS	10/12/98
18531	OSBURN	1130 N 19TH PL	INDEPENDENCE	KS	10/12/98
19258	NORRIS	PO BOX 445	JOHNSON	KS	10/16/98
19355	ROY	RR 2 BOX 175	BOGUE	KS	10/16/98
19656	EVERITT	1024 N JEFFERSON ST	JUNCTION CITY	KS	10/19/98
19670	FULLBRIGHT	2601 N MADISON ST	WICHITA	KS	10/19/98
19789	MCDONALD	207 E 6TH ST	ELLIS	KS	10/19/98
19844	PONTON	217 NE 4 ST.	ABILENE	KS	10/19/98
19963	VOGEL	18050 BROADMOOR ST	STILWELL	KS	10/19/98
20013	BROWN	8731 GREELEY AVE	KANSAS CITY	KS	10/21/98
20253	EDWARDS	17530 W 23RD ST S	GODDARD	KS	10/21/98
20515	MARKRUM	2966 DAVIDSON	WICHITA	KS	10/21/98
20601	PARRISH	RR 3 BOX 187	COLUMBUS	KS	10/21/98
20718	SHOEMAKER	2101 W. MCAURTHUR LOT # 529	WITCHIA	KS	10/21/98
20800	THURMAN	PO BOX 276	LYONS	KS	10/21/98
20861	WILLIAMS	15 S 86TH ST	KANSAS CITY	KS	10/21/98
20951	BURNETT	625 E BRISTOL LN	OLATHE	KS	10/26/98
22187	HATFIELD	RR 1 BOX 108	PLEASANTON	KS	11/5/98
22673	WILLIAMS	2226 N 81ST ST	KANSAS CITY	KS	11/10/98
23279	WILKINS	500 S. W. 2ND ST	ABILENE	KS	11/12/98
24190	ARREDONDO	6565 FOXRIDGE DR APT 3042	SHAWNEE MISSION	KS	11/21/98