SUPREME COURT OF THE STATE OF NEW YORK, COUNTY OF SARATOGA LR CREDIT 5, LLC Plaintiff's Address: Index No. 2005/1726 c/o L-CREDIT, LLC 315 PARK AVE SOUTH NEW YORK, NY 10010 Plaintiff JUDGMENT ON DEFAULT against KEITH A RANIERE 3 FLINTLOCK LN **CLIFTON PARK, NY 12065** Defendant(s) Amount claimed in complaint (less attorney fees claimed) \$ Less Payments Made Total (Suit Amount Less Payments) Interest @ 9% from 07-20-2005 Costs By Statute \$200.00 \$ 20,45 Service Of Summons & Complaint 5.00 Non-Military Affadavit 5.00 Index Number \$210.00 Attorney Fees Waived 0.00 **Total Fees**

Mel S. Harris/Seth H. Schlanger/Samantha Ackerman / Kerry Lutz/David Waldman, a partner/associate of the firm Mel S Harris And Associates, LLC, attorneys of record for the plaintiff; affirms under the penalties of perjury that service of the summons and complaint has been made; that the disbursements specified herein have been or will necessarily be incurred and are reasonable in amount; that the time for the defendant(s) to appear or answer has expired and the plaintiff is entitled to judgment by default.

On 9/28/2005 affirmant mailed in a properly addressed and sealed envelope by first class mail a copy of the summons and complaint. Such envelope was deposited in an official depository of the U.S. Postal Service within the State of New York, to the defendant(s) herein at said defendant(s) last known residence address: KEITH A RANIERE 3 FLINTLOCK LN CLIFTON PARK, NY 12065. Said envelope was marked "personal and confidential" not indicating that it was from an attorney or concerning an alleged debt. Same has not been returned. Said mailing herein was not less than twenty (20) days prior to the submission of this judgment for entry.

This action is against a natural person based on nonpayment of a contractual obligation. The summons and complaint contained and displayed at the top thereof the words, legend and caveat required by Sec (D) (F) of N.Y.C.C.C.R.208.6 This affirmation is also made in compliance with the Soldiers and Sailors Civil Relief Act of 1940 and amendments, and the N.Y.S. Soldiers and Sailors Relief Act of 1951; the said defendant(s) is (are) not at the present time in the Military Service of the U.S. and my belief is based upon the facts stated in the Non Military Affidavit heretofore filed herein.

Dated: New York N.Y.: 11-02-2005 Me S. Harris And Associates, LLC Attorneys for plaintiff

116 John Street, New York, NY 10038 Tel: (212) 571-4900

Judgment is rendered in favor of LR CREDIT 5, LLC residing at c/o L-CREDIT, LLC 315 PARK AVE SOUTH NEW YORK, NY 10010, against KEITH A RANIERE, whose respective address(s) is/are 3 FLINTLOCK LN CLIFTON PARK, NY 12065 in the sum of \$20094.83 with interest of \$364.42 and with the sum of \$420.00 costs and disbursements, amounting in all to the sum of \$20094.25 and it is adjudged that the plaintiff have execution therefor KATHLEAN A. MARCHIONE, SARATOGA COUNTY CLERK

JUDGMENT ENTERED ON:

392639-3 / LRCR5 / 108726514

Total

\$ 1 420.00

\$ 20879.25 7 M·