

been made to any debtor or guarantor.

(h) That the collateral reflected as security has neither been re-possessed nor is the subject of any pending insurance claim except as reflected in the files and ledger cards, that none of the account debtors have filed bankruptcy except as reflected in such files and ledger cards, and that none of the Accounts is the subject of or in any way affected by any foreclosure by legal process, bankruptcy, litigation, investigation, or proceeding.

(i) That each and every note, document, instrument, or record representing, evidencing, or securing the Accounts is true, correct, undisputed, and reflects full, correct, and accurate information as to the balances and the status thereof; that none of the credits heretofore entered in any such Account, and no part of any such credit was gratuitous or was given for a consideration other than payment of money, was given for a payment made by an employee or agent of Seller, or has arisen from a renewal granted for the purpose of concealing a delinquency which may have occurred during the one-year period preceding the closing date or during any period of time preceding the closing date, if Seller had knowledge of any credit or such was disclosed in the records of Seller (however, nothing herein limits any liability which results from any actions of the officers, employees, or agents of Seller not disclosed in Seller's records even if the Seller had no knowledge); that for each Account which reflects insurance purchased for the borrower, the insurance was actually purchased and the premium paid in full.

(j) That Seller has obtained all necessary licenses, if any, to vest in Seller ownership in the Accounts free from any violation of all federal, state, and local laws.

(k) That to the best of Seller's knowledge, information, and belief, the account debtor named in each such instrument presently resides at the address set forth in the records of Seller.

(l) That Seller is not obligated to any person, firm, or corporation for a broker's fee or finder's fee which may be due as a result of the consummation of this sale and purchase