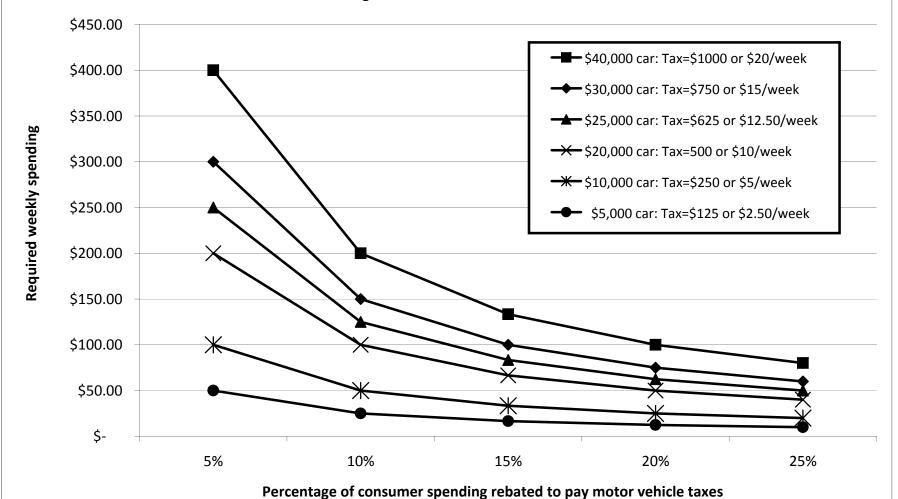
CONSUMER REBATE ESCROW TAX ACCOUNT (CRETA)

Weekly spending required to realize enough consumer tax rebates to pay annual motor vehicle registration taxes.

Vehicle registration tax bill = 2.5% of vehicle market value.



2013 Jim Kappler