

LENDING TOWER, INC. OPINION REPORT	REPORT NUMBER OR-SHERBY01-061207	PAGE 1 OF 2
	DATE June 12, 2007	

CASE	GLEN SHERBY VS. CHICAGO MOTOR CARS & PARIN SHAH d/b/a CHICAGO MOTOR CARS
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BUYER	SELLER	VEHICLE
Glen Sherby 42 Thoreau Rd. Hamilton, NJ 08690	Chicago Motorcars 26W251 Saint Charles Rd. Carol Stream, IL 60188	Used 2000 Honda Civic 1HGEM1155YL129826

PURCHASE

Glen Sherby purchased used the above referenced vehicle on or about March 04, 2006. The purchase price was \$13,500.00. At the time of sale, as represented on the bill of sale and/or Chicago Motor Cars web page (EXHIBITS "A, B"), the actual milcage on the subject vehicle was 29,157.

DOCUMENTS REVIEWED

- | | |
|---|---------------------------|
| 1. CHICAGO MOTOR CARS BILL OF SALE | (ATTACHED AS EXHIBIT "A") |
| 2. CHICAGO MOTOR CARS WEB PAGE | (ATTACHED AS EXHIBIT "B") |
| 3. CARFAX VEHICLE HISTORY REPORT | (ATTACHED AS EXHIBIT "C") |
| 4. BLACKBOOK HISTORICAL USED CAR XPRESS | (ATTACHED AS EXHIBIT "D") |

OPINIONS

A review of the documentation attached to my report indicates that the subject vehicle sustained damage, was issued a salvage title and that the Civic actually had 89,510 (EXHIBITS "C") miles prior to being sold to Glen Sherby. The damage sustained to the subject vehicle would signify to the public and the automobile industry, including all financial institutions, that the vehicle has less value than an identical vehicle without the damage, the salvage title and the improper mileage that the subject vehicle sustained. In my experience as a former finance manager and as the owner of automobile finance companies wherein I have appraised over ten thousand vehicles, vehicles sold with a salvage title, and/or odometer discrepancy, and/or the type of damage sustained by the subject vehicle are discounted between 60 to 70 percent from the retail price for the same vehicles. As the owner of automotive finance companies, my companies will not finance a previously damaged/salvaged vehicle for anywhere close to the same value as a non-damaged vehicle as previously damaged/salvaged vehicles are worth less then had it not sustained any damage or been deemed a salvage vehicle.

I reviewed the attached documentation and made a comparison between this vehicle with the salvage title, odometer discrepancy, and prior damage with other vehicles of like kind, quality, and circumstance. Then using my personal experience having appraised thousands of vehicles I determined that the price that Glen Sherby paid for the subject vehicle would be indicative of the retail price of the subject vehicle without any damage when the attached documentation clearly shows otherwise. Specifically, according to Black Book, the rough retail value for the subject vehicle at the time Glen Sherby purchased it was \$8,650.00 (ATTACHED AS EXHIBIT "D"). As evidenced by the retail value per Black Book, the selling dealer did not take into account the prior damage that I reviewed in the attached documentation.

Therefore, it is my opinion that the subject vehicle should have been discounted by at least 70 percent to account for the salvage title, odometer discrepancy, and/or prior damage. That would result in a deduction of \$9,450.00 from the purchase price.

CONCLUSION

The sales price of this vehicle was overvalued by \$9,450.00 due to the fact that it was not discounted at all to reflect that the vehicle sustained prior damage.

Under penalties as provided by law pursuant to Section 1-109 of the Code of Civil Procedure, the undersigned certifies that the statements set forth in this affidavit are true and correct, except as to the therein stated to be on information and belief and as to such matters the undersigned certifies a aforesaid that he verily believes to be true.

The above findings and opinions found in this report are exactly that, opinions. The findings are based on the review of the history of the vehicle and are further supported by attachments to this report. I cannot accept liability for the opinions based in this report.

Sincerely,

Joseph A.

Pennacchio

Joseph A. Pennacchio

Mar 06 07 05:04p

Bob Wilson

609-587-0200

p.20

03/14/2006 01:01 FAX

CHICAGOMOTORCARS

001/001

BILL OF SALE

BILL OF SALE

CHICAGO MOTOR CARS
26 W 251 ST.CHARLES RD
CAROL STREAM IL 60188

PHONE: 630-221-1800 FAX:630-221-1801

BUYER		CO-BUYER	DATE: 03/04/2006
GLEN SHERBY 42 THOREAU RD. HAMILTON NJ 08690 Phone: 609-516-8592 SSN: DL#: 533672926512844 DOB: 12/07/1984		Phone: SSN: DL#: DOB: 07/01/1947	ACCT#: C1384 STOCK#: C1384 SALESPERSON:

VEHICLE PURCHASED DESCRIPTION

N/U USED	YEAR	MAKE	MODEL	STYLE	COLOR	VIN	CYL.	MILES
	2000	HONDA	CIVIC SI	COUPE	BLUE	1HGEM155YL129826	4	29161

TRADE-IN DESCRIPTION		CASH PRICE
TRADE 1	TRADE 2	13500.00
YEAR:	YEAR:	PREDELIVERY FEE 0.00
MAKE:	MAKE:	DOCUMENTATION FEE 199.00
MODEL:	MODEL:	SERVICE AGREEMENT 0.00
VIN #:	VIN #:	TAG/TITLE/LICENSE 25.00
COLOR:	COLOR:	CREDIT INSURANCE 0.00
MILEAGE: 0	MILEAGE: 0	SHIPPING AMOUNT: 650.00
TRADE-IN ALLOWANCE 0.00		SALES TAX 0.00
LESS LIEN PAYOFF 0.00		OTHER TAXES/FEES 0.00
NET TRADE-IN 0.00		

LIENHOLDER INFORMATION

COMMERCE BANK
3470 QUAKERBRIDGE ROAD
MERCERVILLE NJ 08619

NET TRADE ALLOWANCE	0.00
CASH DOWN PAYMENT	1374.00
AMOUNT FINANCED	13000.00

Purchaser agrees that this order includes all of the terms and conditions hereof, that this order cancels and supercedes any prior agreement written or oral. Purchaser agrees to pay the total of payments in accordance with the above payment schedule. This order shall not become binding until accepted by the DEALER or his authorized representative. I have read the face of this order and agree to this purchase price. I hereby certify that I am 18 years of age or older.

THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE IS PART OF THIS CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

NOTICE: DEALER PROVIDES NO INSURANCE. Buyer agrees to furnish full coverage insurance. () I relinquish all rights to this vehicle and it can be repossessed at any time or place, with or without my knowledge, if this account becomes delinquent. () SOLD AS IS. I MAKE THIS PURCHASE KNOWINGLY WITHOUT ANY GUARANTEE, EXPRESSED OR IMPLIED, BY THIS DEALER OR HIS AGENT. I AGREE TO NOTIFY LIENHOLDER, IF:
A. CHANGE OF ADDRESS OCCURS
B. CHANGE OF EMPLOYMENT OCCURS

THERE ARE NO WARRANTIES WITH RESPECT TO VEHICLE, EXPRESSED OR IMPLIED, OF MERCHANTABILITY OR OTHERWISE WHICH EXTEND BEYOND THE FORE GOING DESCRIPTION OF THE VEHICLE.

Purchaser Signature _____ Date _____
Co-purchaser Signature _____ Date _____

Dealer Signature *[Signature]* Date 3/14/06

Mar 06 07 05:04p

Bob Wilson

609-587-0200

p.21

----- ODOMETER DISCLOSURE STATEMENT -----

Federal law (and state law, if applicable) requires that you state the mileage upon transfer of ownership. Failure to complete or providing a false statement may result in fines and/or imprisonment.

I, CHICAGO MOTOR CARS state that the odometer now reads 29161. (no 10th) miles and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

[] (1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits

[] (2) I hereby certify that the odometer reading is NOT the actual mileage. WARNING: ODOMETER DISCREPANCY.

VEHICLE IDENTIFICATION-----> 2000 HONDA CIVIC SI COUPE
VIN # 1HGEM1155YL129826 STOCK # C1384

TRANSFERORS (SELLER) INFORMATION----> CHICAGO MOTOR CARS
26 W 251 ST.CHARLES RD
CAROL STREAM IL 60188

TRANSFEREES (BUYER'S) INFORMATION--> GLEN SHERBY SHERBY, ROBERT
42 THOREAU RD.
HAMILTON NJ 08690

ACKNOWLEDGED BY TRANSFEREE (BUYER'S)

TRANSFERORS (SELLER) SIGN

X *Glen S. Sherby* 03/06/2006
(BUYER SIGNATURE)

X _____ 03/06/2006
CHICAGO MOTOR CARS

X _____ 03/06/2006
(CO-BUYER SIGNATURE)

DEALER COPY

Mar 06 07 04:58p

Bob Wilson

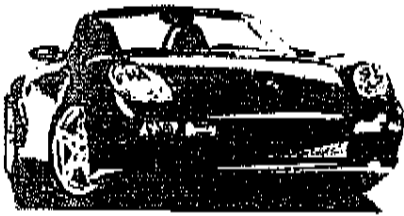
609-587-0200

P. 4

2000 HONDA CIVIC SI Coupe - CANOE STREAM, IL - Chicago Motor Cars

Page 1 of 5

Chicago Motor Cars 630-221-1800



Chicago Motor Cars

Store: 630-221-1800

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2000 Honda Civic Si Coupe

INTERNET SPECIAL

2000 HONDA CIVIC SI! THOUSANDS IN UPGRADES! BODY KIT!

Sold



Condition: Pre-Owned Clear Title
 Mileage: 29,157
 Stock No: 2000 CIVIC SI BLUE

Warranty: Warranty Available
 Transmission: 5 Spd Manual
 Engine: 1.6L I4 DOHC 16V

VIN: IHGEM1155YL129826
 FREE CARFAX Record Check



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 2000 Honda Civic Si Coupe - CAROL STREAM, IL - Chicago Motor Cars

P. 5
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ABOUT CHICAGO MOTOR CARS

If you ever pictured the perfect car buying experience, you have come to the right place. Chicago Motor Cars specializes in all makes and models of high line and exotic cars. We at Chicago Motor Cars understand that our customers are extremely busy and don't have time to hunt for deals, so the owners take the responsibility of hand-picking our inventory to maintain consistency in our inventory. Our "buying right" and "pricing right" wholesale business model never puts the thought of "AM I GETTING A GOOD DEAL" in our customers mind. This "ONE STOP SHOP" concept gives the car business a very refreshing feel and eliminates any preconceptions. In one centralized location, our brand new 9500 sq ft facility houses an inventory of pristine cars, consignments, financing options, extended warranties, auto detailing, accessories and additional services.

Our Staff complies of auto enthusiasts with a combined experience of over 25 years in the Luxury and Speciality Auto industry. Our Finance department helps you to make your dream car a reality.

It is the quality of cars, the level of professionalism, the value in pricing, and the ease of conducting business with a long term relationship as the primary goal, that makes Chicago Motor Cars the ultimate source for all your automobile related needs

We are glad you took the time to visit our home on the world wide web and encourage you to bookmark it for future use. Our inventory is constantly changing so check back with us often as we have new and interesting things popping up on a routine basis. If there ever is a specific car that is not on our website, please contact us direct and we can locate you the car. Check out our facility as well. We believe Chicago Motor Cars is at the pinnacle of our market and we would love to hear your suggestions about this site and our company. Please feel free to visit our contact page to drop us an email. We look forward to talking with you in the near future. Thanks again for visiting our WEBSITE.

Chicago Motor Cars

630.221.1800 PHONE

WWW.CHICAGOMOTORCARS.COM WEB ADDRESS

VEHICLE DESCRIPTION

2000 HONDA CIVIC SI! THOUSANDS IN UPGRADES! BODY KIT! AFTI

CHICAGO MOTOR CARS IS PROUD TO ANNOUNCE YET ANOTHER RARE CAR FROM OUR INVENTORY OF HAND PICKED CARS. THIS 2000 HONDA CIVIC SI IS READY TO THE CAR SHOW. IT NEEDS NOTHING! WITH THOUSANDS INVESTED IN LOOKS, THIS CAR WILL STAND OUT AT ANY CAR SHOW. ONE OF THE MOST POPULAR CARS FOR THE AFTERMARKET INDUSTRY, THE CIVIC WON'T LAST. THIS SEDAN COMES WITH A AFTERMARKET FULL BODY-KIT, AFTERMARKET EXHAUST, AFTERMARKET SPOILER, AFTERMARKET CARBON FIBER HOOD, AFTERMARKET SHIFT KNOB, AFTERMARKET 17" GUNMETAL WHEELS, AFTERMARKET GAUGES, CUSTOM HEADLIGHTS, CUSTOM TAILLIGHTS, LEATHER INTERIOR. DON'T MISS OUT ON A CHANCE TO OWN A UNIQUE LOOKING HONDA CIVIC SI. THIS IS PROBABLY ONE OF THE BEST COLORS TO OWN THIS SI IN AS WELL.

THE CONDITION OF THIS CAR WILL EXCEED YOUR EXPECTATIONS. OUR CARS ARE THROUGHLY GONE THROUGH AND MADE NEAR PERFECT AT PRICES THAT ARE UNBEATABLE. ALL CARS ARE CONSISTANTLY THE CLEANEST ONES AROUND AND WE DON'T CHARGE A PREMIUM FOR THAT SERVICE. OUR CUSTOMERS DESERVE THE HIGHEST LEVEL OF QUALITY!!

** 100% CARFAX GUARANTEED**

BUY FROM A EBAY POWERSELLER

BUY FROM A REPUTABLE EBAY DEALER

**DON'T JUST SEND YOUR MONEY ACROSS COUNTRY TO ANYONE!!

<http://chicago-motor-cars.ebizautos.com/detail.aspx?iid=900725&anchor=/2000/Honda/Civic/Si-Coupe/>

5/14/06

Mar 06 07 04:58p Bob Wilson 609-587-0200
 2000 HONDA CIVIC Si Coupe - CAROL STREAM, IL - Chicago Motor Cars

p. 6
 Page 3 of 5

CALL SALES TODAY AT 630.221.1800

In the spirit of the auction process, we do not disclose our reserve price. We have been selling cars for many years and price our cars fairly. As a result of our low prices, they sell quickly. Therefore, PLEASE DO NOT ASK OUR RESERVE PRICE. Please visit our About Me page to learn more about Chicago Motor Cars or contact us if you would like to make a serious realistic offer. We will consider all reasonable offers and will end the auction early if we can reach an agreement. We reserve the right to end any auction early for due cause.

Contact PARIN SHAH for more information.

Phone: 630-221-1800
 Mobile: 630-333-6266
 Fax: 630-221-1801
 Ask Us a Question

QUICK LINKS

- Warranty Info
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VEHICLE CONDITION

SERVICE HISTORY

29,157 Miles

WARRANTY

As-Is - Extended Warranty Available. Contact seller for details.

CONDITION REPORT

Excellent Interior
 Excellent Carpets
 Excellent Seats
 Excellent Dashboard
 Excellent Panels / Headliner
 Excellent Exterior
 Excellent Paint
 Excellent Trim Condition
 Excellent Glass Condition

TIRES & WHEELS

Toyo Tires
 Tire Size: 215/40/R17
 70% Tread Remaining
 Wheels
 17" Premium Wheels
 Rears are 50%

VEHICLE HISTORY REPORT



FREE CARFAX Record
 Check for VIN
 1HGEM1155YL129826



INSPECT THIS CAR
 BEFORE YOU BUY

FEATURES & SPECIFICATIONS

EXT / INT COLOR

Blue with Black Cloth Interior

LUXURY FEATURES

Air Conditioning
 Climate Control System
 Sport Seats
 Rear Spoiler
 Cruise Control
 Moonroof
 Tilt Steering Wheel
 Clock
 Tachometer
 Tinted Windows

POWER EQUIPMENT

Power Steering
 Power Windows
 Power Locks
 Power Mirrors

SAFETY FEATURES

Anti-Lock Brakes
 Driver's Air Bag
 Passenger Air Bag
 Intermittent Wipers
 Rear Defogger

INTERIOR

Leather Steering Wheel

AUDIO / VIDEO

Factory System
 AM/FM
 Cassette
 CD Player
 12 Speaker System

KELLEY BLUE BOOK



Click to Verify
 Retail: \$19,850

Based on current book value for this year, make, model, mileage, and comparable features



FINANCING INFORMATION

Why should you finance from

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2000 HONDA CIVIC Si Coupe - CAROL STREAM, IL - Chicago Motor Cars

p. 7
Page 4 of 5

FINANCING CENTER

- Custom simple interest financing terms up to 96 months tailored to fit your personal needs
- Any Year, Make, Model, or Mileage up to 96 months.
- No sales associate commissions - bypass the middle man.
- We have a very low overhead, which means that you don't have to pay the premium prices.
- By having representatives in all major markets, we are enabled to buy as well as sell vehicles for less.
- Nationwide lender's market allows us to shop the terms outside your trading area.

Just tell us about the vehicle of your choice, and let our financing professionals go to work for you. We will have all the information you need forwarded to you by fax or email within minutes.

Our staff consists of proven professionals with proven track records, who have financed thousands of pre-owned luxury vehicles. Now is the time to pass on the savings to our customers interested in a new vehicle.

630.221 1800



HouseholdAuto/ **eBay Financing Center** is also highly recommended - it's fast, secure and convenient; they are VERY FLEXIBLE in approving credit
Please **CLICK** on the HouseholdAuto/ **eBay Financing Center** icon to the left to get started.

Contact us today at 630-221-1800 for more information, or fill out our Online Credit Application to begin the pre-approval process today.

WARRANTY INFORMATION



AS-IS

EXTENDED WARRANTY AVAILABLE

This Vehicle is Being Sold "As-Is."

SHIPPING INFORMATION

PLEASE CALL CHICAGO MOTOR CARS FOR SHIPPING AND WE WILL SHOP FOR THE BEST



Chicagomotorcars



WE ACCEPT PAYPAL FOR ONLINE DEPOSIT

GUARANTEE

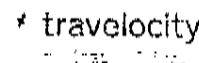


INSURANCE



ONLINE INSURANCE QUOTE

TRAVEL ARRANGEMENTS

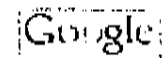


We Recommend Travelocity.com for all of your Travel Arrangements

CONTACT INFORMATION



Chicago Motor Cars
CAROL STREAM, IL



Contact **PARIN SHAH**
PH: 630-221-1800

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2000 Honda Civic Si Coupe - CAROL STREAM, IL - Chicago Motor Cars

p. 8
Page 5 of 5

RATE AND TIMELY SHIPMENT 630.221.1800

CELL: 630-333-6266
FAX: 630-221-1801

TERMS OF SALE OVERVIEW

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We reserve the right to cancel all bids and end an auction early should the vehicle no longer be available for sale. The following terms of sale apply to all of our auctions.

Payment Terms: The successful high bidder will submit a \$2,000 refundable deposit within 3 business days of the close of the auction to secure the vehicle. Buyer agrees to pay remaining balance due (plus applicable fees and taxes) within 7 days of the close of the auction. All financial transactions must be completed before delivery of the vehicle.

Payment Methods: Cash, certified check, wire transfer, or 3rd-party financing.

Fees and Taxes: The only other fee would be a \$25.00 drive away permit that allows you to drive for up to 7-days on it and a \$199 docs and processing fee. Thanks Chicago Motor Cars. Out of state buyers are responsible for all state, county, city taxes and fees, as well as title/registration fees in the state that the vehicle will be registered.

Please read our Detailed Terms of Sale.

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http://chicago-motor-cars.eBizAutos.com/..._page=ac_miker@HONDA

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HONDA [Advanced Search](#) Sort By: [Year](#) [Make](#) [Model](#) [Miles](#)

HONDA Models: [CBR600F4i \(1\)](#) [Civic \(1\)](#)

INTERNET SPECIAL



2002 HONDA CBR600F4I

2002 HONDA CBR600F4I! YELLOW! SUPER LOW MILES!!!

4cylinder
2,300 Miles

Stock# C1493

Sold

[33 Photos - View Details](#)
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INTERNET SPECIAL



2000 Honda Civic

2000 HONDA CIVIC SI! THOUSANDS IN UPGRADES! BODY KIT!

5 Spd Manual
1.6L I4 DOHC 16V
29,157 Miles

Stock# 2000 CIVIC SI BLUE

Sold

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 CARFAX Vehicle History Report on 1HGEM115YL129828

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P. 10
 Page 1 of 7

Report Generated for Glen E Sherby

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CARFAX CARFAX® Vehicle History Report™
 An independent company established in 1986 carfax.com

2000 HONDA CIVIC SI/SIR
 1HGEM115YL129828
 COUPE
 1.6L I4 BFI 16V / FRONT WHEEL DRIVE
 Standard Equipment | Safety Options
 CARFAX Safety & Reliability Report

*My car does not window
 sales*


CARFAX Vehicle History - At A Glance

- 4 billion vehicle history events checked from public and private sources
- Qualifies - CARFAX Buyback Guarantee
- 4 owners
- Last reported mileage - 29,161 miles

SUMMARY

A CARFAX Vehicle History Report is based only on information supplied to CARFAX. Other information about this vehicle, including problems, may not have been reported to CARFAX. Use this report as one important tool, along with a vehicle inspection and test drive, to make a better decision about your next used car.

OWNERSHIP HISTORY	Owners 1-2	Owner 3	Owner 4
The number of owners is estimated by CARFAX.			
Year purchased	2000	2005	2006
Type of owner	Personal	—	—
Estimated length of ownership	4 yrs. 4 mo	1 year	1 month
Owned in the following states/provinces	Kansas, Illinois	Illinois	New Jersey
Estimated miles driven per year	5,475/yr	—	—
Last reported odometer reading	24,565	29,157	29,161

TITLE PROBLEMS	Owners 1-2	Owner 3	Owner 4
CARFAX guarantees the information in this section			
Salvage Junk Rebuilt	Guaranteed No Problem	Guaranteed No Problem	Guaranteed No Problem
Fire/ Flood Hail Damage Buyback Lemon	Guaranteed No Problem	Guaranteed No Problem	Guaranteed No Problem
Not Actual Mileage Exceeds Mechanical Limits	Guaranteed No Problem	Guaranteed No Problem	Guaranteed No Problem
			
GUARANTEED - None of these major title problems were reported by a state Department of Motor Vehicles (DMV). If you find that any of these title problems were reported by a DMV and not included in this report, CARFAX will buy this vehicle back.			Register View Terms

OTHER INFORMATION	Owners 1-2	Owner 3	Owner 4
Not all accidents or other issues are reported to CARFAX.			
Frame Damage Check No frame damage reported to CARFAX.	<input checked="" type="checkbox"/> No Issues Reported	<input checked="" type="checkbox"/> No Issues Reported	<input checked="" type="checkbox"/> No Issues Reported
Airbag Deployment Check No airbag deployment reported to CARFAX.	<input checked="" type="checkbox"/> No Issues Reported	<input checked="" type="checkbox"/> No Issues Reported	<input checked="" type="checkbox"/> No Issues Reported
Odometer Rollback Check No indication of an odometer rollback.	<input checked="" type="checkbox"/> No Issues Indicated	<input checked="" type="checkbox"/> No Issues Indicated	<input checked="" type="checkbox"/> No Issues Indicated
Accident Check No accidents reported to CARFAX.	<input checked="" type="checkbox"/> No Issues Reported	<input checked="" type="checkbox"/> No Issues Reported	<input checked="" type="checkbox"/> No Issues Reported
Manufacturer Recall Check Check with an authorized Honda dealer for any open recalls.	<input checked="" type="checkbox"/> No Recalls Reported	<input checked="" type="checkbox"/> No Recalls Reported	<input checked="" type="checkbox"/> No Recalls Reported
Basic Warranty Check Original warranty estimated to have expired. View Info	Warranty	Warranty	Warranty

Mar 06 07 05:00p Bob Wilson
 CARFAX Vehicle History Report on 1HGEM1155YL129826

608-587-0200

p. 11
 Page 2 of 4

Interested in an extended warranty?	Expired	Expired	Expired
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Tell us what you know about this vehicle

CARFAX Listings

Still looking? Find similar cars just listed for sale in your area.

Let us do the work! Get daily updates of HONDA CIVIC for sale in your area

Email:

 Zip:

2001 HONDA CIVIC LX
 Body Style: Coupe
 Engine Type: 1.7L L4 PFI SOHC 16V
 Free CARFAX Report

Listed 7 hours ago
Nissan World of Springfield
 Distance: 36.58 mi
 Contact Dealer

2001 HONDA CIVIC LX
 Body Style: Sedan 4 DR
 Engine Type: 1.7L L4 PFI SOHC 16V
 Free CARFAX Report

Listed 4 hours ago
Saturn of Freehold
 Distance: 18.57 mi
 Contact Dealer

✓ 2001 HONDA CIVIC SI/EX
Honda Certified Pre-Owned
 Body Style: Coupe
 Engine Type: 1.7L L4 PFI SOHC
 Free CARFAX Report

Listed 6 hours ago
DCH Academy Honda
 Distance: 20.42 mi
 View Details & Photos

PROGRESSIVE DIRECT
 Saving money is easier than you think.
 Save on car insurance the easy way >>

DETAILS

Gibson

A CARFAX Vehicle History Report is based only on information supplied to CARFAX. CARFAX checked over 4 billion vehicle history events and found 8 record(s) for this 2000 HONDA CIVIC SI/SIR (1HGEM1155YL129826).

Owner 1	Date:	Mileage:	Source:	Comments:
Purchased: 2000 Type: Personal Where: Kansas Est. miles/year: --- Est. length owned: 8/21/00 - 8/20/01 (3 yrs. 11 mo.)	08/21/2000		Kansas Motor Vehicle Dept. Overland Park, KS	Registered as personal vehicle
	10/20/2000	19	Kansas Motor Vehicle Dept. Title #L0151340	Title issued or updated First owner reported Loan or lien reported
Owner 2	Date:	Mileage:	Source:	Comments:
Purchased: 2001 Where: Illinois Est. miles/year: --- Est. length owned: 8/20/04 - 1/13/05 (4 months)	08/20/2004	21,069	Illinois Motor Vehicle Dept. McHenry, IL Title #T4233671018	Title issued or updated New owner reported
	01/13/2005	24,585	Dealer Inventory Lincolnwood, IL	Vehicle offered for sale
Owner 3	Date:	Mileage:	Source:	Comments:
Purchased: 2005 Where: Illinois Est. miles/year: ---	02/18/2005	24,606	Illinois	Title issued or updated

Mar 06 07 05:01p Bob Wilson
 CARFAX vehicle history report on THULEM1155YL129826

609-587-0200

p. 12

Page 3 of 4

Est. length owned: 2/19/05 - 2/25/06 (1 year)		Motor Vehicle Dept. Morton Grove, IL Title #X5049658558	New owner reported Loan or lien reported	
	09/26/2005 28,000	Illinois Inspection Station Skokie, IL	Passed emissions inspection	
	02/25/2006 29,157	Dealer Inventory Carol Stream, IL	Vehicle offered for sale	
Owner 4 Purchased: 2006 Where: New Jersey Est. miles/year: Est. length owned: 4/11/06 - present (1 month)	Date:	Mileage:	Source:	Comments:
	04/11/2006	29,161	New Jersey Motor Vehicle Dept Trenton, NJ Title #BB20061010426	Title issued or updated New owner reported Loan or lien reported

Tell us what you know about this vehicle

Have Questions? Please visit our Help Center at www.carfax.com.

GLOSSARY

[View Full Glossary](#)

- **First Owner**
When the first owner(s) obtains a title from a Department of Motor Vehicles as proof of ownership
- **New Owner Reported**
When a vehicle is sold to a new owner, the Title must be transferred to the new owner(s) at a Department of Motor Vehicles.
- **Ownership History**
CARFAX defines an owner as an individual or business that possesses and uses a vehicle. Not all title transactions represent changes in ownership. To provide estimated number of owners, CARFAX proprietary technology analyzes all the events in a vehicle history. Estimated ownership is available for vehicles manufactured after 1994 and titled solely in the US including Puerto Rico. Dealers sometimes opt to take ownership of a vehicle and are required to in the following states: Maine, Massachusetts, New Jersey, Ohio, Oklahoma and South Dakota. Please consider this as you review a vehicle's estimated ownership history.
- **Title Issued**
A state issues a title to provide a vehicle owner with proof of ownership. Each title has a unique number. Each title or registration record on a CARFAX report does not necessarily indicate a change in ownership. In Canada, a registration and bill of sale are used as proof of ownership.

Additional Services & Resources
Insurance Center
CARFAX Inspection & Road Test

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Mar 06 07 05:02p Bob Wilson
 CARFAX Vehicle History Report on 1HGEM1150YL003163

609-587-0200

P. 14

Report Generated for Glen E Sherby

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CARFAX CARFAX Vehicle History Report™
 An independent company established in 1986

carfax.com

2000 HONDA CIVIC SI/SIR
 1HGEM1150YL003163
 COUPE
 1.6L L4 PFI 16V / FRONT WHEEL DRIVE
 Standard Equipment | Safety Options
 CARFAX Safety & Reliability Report

Motor Vehicle

CARFAX Vehicle History - At A Glance

- 4 billion vehicle history events checked from public and private sources
- * DOES NOT qualify for the CARFAX Buyback Guarantee *
- 3 owners
- Last reported mileage - 89,510 miles

SUMMARY

A CARFAX Vehicle History Report is based only on information supplied to CARFAX. Other information about this vehicle, including problems, may not have been reported to CARFAX. Use this report as one important tool, along with a vehicle inspection and test drive, to make a better decision about your next used car.

OWNERSHIP HISTORY	OWNER 1	OWNER 2	OWNER 3
The number of owners is estimated by CARFAX			
Year purchased	1999	2002	2002
Type of owner	Private lease	—	—
Estimated length of ownership	2 yrs. 1 mo	7 months	3 yrs. 9 mo.
Owned in the following states/provinces	Missouri	Missouri	Missouri
Estimated miles driven per year	35,405/yr	—	—
Last reported odometer reading	78,008		89,510

TITLE PROBLEMS	OWNER 1	OWNER 2	OWNER 3
CARFAX guarantees the information in this section			
Salvage Junk Rebuilt	No Problem	No Problem	Alert! Problem Found
Fire Flood Hail Damage Buyback Lemon	No Problem	No Problem	No Problem
Not Actual Mileage Exceeds Mechanical Limits	No Problem	No Problem	No Problem
Severe problems were reported by a state Department of Motor Vehicles (DMV). This vehicle does not qualify for the CARFAX Buyback Guarantee.			

OTHER INFORMATION	OWNER 1	OWNER 2	OWNER 3
Not all accidents or other issues are reported to CARFAX			
Frame Damage Check No frame damage reported to CARFAX	<input checked="" type="checkbox"/> No Issues Reported	<input checked="" type="checkbox"/> No Issues Reported	<input checked="" type="checkbox"/> No Issues Reported
Airbag Deployment Check No airbag deployment reported to CARFAX	<input checked="" type="checkbox"/> No Issues Reported	<input checked="" type="checkbox"/> No Issues Reported	<input checked="" type="checkbox"/> No Issues Reported
Odometer Rollback Check No indication of an odometer rollback.	<input checked="" type="checkbox"/> No Issues Indicated	<input checked="" type="checkbox"/> No Issues Indicated	<input checked="" type="checkbox"/> No Issues Indicated
Accident Check See State DMV-reported Title Problems above	<input checked="" type="checkbox"/> No Issues Reported	<input checked="" type="checkbox"/> No Issues Reported	Alert! Problem Found
Manufacturer Recall Check Check with an authorized Honda dealer for any open recalls	<input checked="" type="checkbox"/> No Recalls Reported	<input checked="" type="checkbox"/> No Recalls Reported	<input checked="" type="checkbox"/> No Recalls Reported
Basic Warranty Check Original manufacturer warranty likely voided by manufacturer after vehicle was severely damaged.	Warranty Expired	<input checked="" type="checkbox"/> Warranty Active	Warranty Voided

Tell us what you know about this vehicle

CARFAX Listings®

Still looking? Find similar cars just listed for sale in your area

Let us do the work! Get daily updates of HONDA CIVIC for sale in your area

Email:

Zip:

2001 HONDA CIVIC LX
 Body Style: Coupe
 Engine Type: 1.7L L4 PFI SOHC 16V
 Free CARFAX Report

2001 HONDA CIVIC LX
 Body Style: Sedan 4 DR
 Engine Type: 1.7L L4 PFI SOHC 16V
 Free CARFAX Report

✓ 2001 HONDA CIVIC SI/EX
 Honda Certified Pre-Owned
 Body Style: Coupe
 Engine Type: 1.7L L4 PFI SOHC
 Free CARFAX Report

Distance: 36.58 mi
 Nissan World of Springfield
 Contact Dealer

Distance: 18.57 mi
 Saturn of Freehold
 Contact Dealer

Distance: 20.42 mi
 DCH Academy Honda
 View Details & Photos

PROGRESSIVE DIRECT

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DETAILS

[Glossary](#)

A CARFAX Vehicle History Report is based only on information supplied to CARFAX. CARFAX checked over 4 billion vehicle history events and found 9 record(s) for this 2000 HONDA CIVIC SI/SIR (1HGEM1150YL003183).

OWNER 1		Date:	Mileage:	Source:	Comments:
Purchased:	1999	09/21/1999		Missouri	Registered as private lease vehicle
Type:	Private lease			Motor Vehicle Dept	
Where:	Missouri	10/25/1999	39	Missouri	Title issued or updated
Est. miles/year:	35,105/yr			Motor Vehicle Dept.	First owner reported
Est. length owned:	9/21/99 - 11/13/01			Fenton, MO	Loan or lien reported
	(2 yrs. 1 mo.)	11/13/2001	74,496	Auto Auction	Sold at auction in Central Region
					Listed as a repossession
		11/14/2001	74,502	Service Facility	Vehicle serviced
					Engine serviced
					State inspection completed
					Suspension system serviced
					Transmission serviced
		12/05/2001		Service Plan Co.	Service contract issued
		12/08/2001		Dealer Inventory	Vehicle sold
				Missouri	
		01/03/2002	78,008	Service Facility	Vehicle serviced
OWNER 2		Date:	Mileage:	Source:	Comments:
Purchased:	2002	01/08/2002		Missouri	Title issued or updated
Where:	Missouri			Motor Vehicle Dept	New owner reported
Est. miles/year:	---			Webb City, MO	Loan or lien reported
Est. length owned:	1/8/02 - 8/8/02				
	(7 months)				

Title #PB325080

OWNERS

Purchased: 2002
 Where: MISSOURI
 Est. miles/year: ---
 Est. length owned: 8/8/02 - present
 (3 yrs. 9 mo.)

Date:	Mileage:	Source:	Comments:
08/08/2002	89,510	Missouri Motor Vehicle Dept Springfield, MO Title #PB469904	New owner reported SALVAGE TITLE/CERTIFICATE ISSUED

Tell us what you know about this vehicle

Have Questions? Please visit our Help Center at www.carfax.com.

GLOSSARY

[View Full Glossary](#)

- **First Owner**
 When the first owner(s) obtains a title from a Department of Motor Vehicles as proof of ownership.
- **Lease**
 When someone leases a car from a dealer, the dealer actually sells the vehicle to a leasing company. The leasing company then collects payments for the vehicle from the new owner for 24, 36, 48 or more months. A leasing company can be an independent car dealer or a car manufacturer.
- **New Owner Reported**
 When a vehicle is sold to a new owner, the Title must be transferred to the new owner(s) at a Department of Motor Vehicles.
- **Ownership History**
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- **Salvage Title**
 A Salvage Title is issued on a vehicle damaged to the extent that the cost of repairing the vehicle for safe operation exceeds its fair market value; or a vehicle that has been declared a Total Loss by an insurer or other state or jurisdiction. Some states treat Junk titles the same as Salvage but the majority use this title to indicate that a vehicle is not road worthy and cannot be titled again in that state. The following ten States also use Salvage titles to identify stolen vehicles - AZ, FL, GA, IL, MN, NJ, NM, NY, OK and OR.
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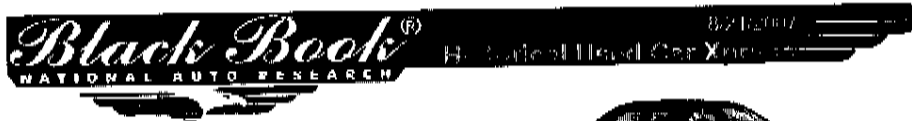
Additional Services & Resources

Insurance Center

CARFAX Inspection & Road Test

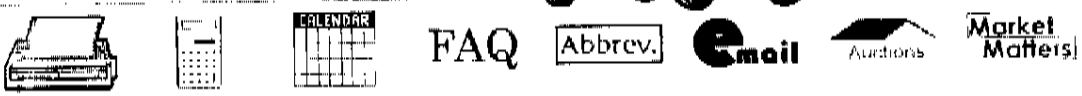
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Prices Effective: 08/20/2007

File Products Admin Reports



VIN: 1HGEM1155YL1 **GO**
 UVC: **GO**
 VIN+UVC: **GO**
 Year: 2000
 Make: Honda
 Model: Civic
 Series: Si
 Style: 2D Coupe 5sp

Download Values

2000 Honda Civic Si 2D Coupe 5sp

State: Illinois/Region 1 Miles: 29157 **GO**

Fin Calculator Lease Calculator VIN Definition

Period: Weekly Monthly

Select Date: Mar 4 2006

Refresh

2000 Honda Civic Si 2D Coupe 5sp



VIN: 1HGEM1155YL129826
 UVC: 2000380090
 VIN + UVC: 1HGEM115Y090
 MSRP: \$17,545
 Loan Value: \$9,515
 Model Number: EM115

Residual Months	Value
12	\$7,450
24	\$6,100
30	\$5,575
36	\$5,075
42	\$4,650
48	\$4,250
60	\$3,500

Finance: \$246
 Lease: \$192
 Mileage Cat: B **MI**
 Tire Size: 185/65R14 Weight: 2,550 Cylinders: 4
 Base HP: 160 @ 7600 Fuel Type: Gas Transmission: M
 Taxable HP: 13.9 Wheelbase: 103.2 Drive Train: FWD

Black Book Wholesale				
	Extra Clean	Clean	Average	Rough
Base	\$10,150	\$9,550	\$8,550	\$8,850
Options	\$0	\$0	\$0	\$0
Mileage Adj.	\$450	\$525	\$625	\$0
Total	\$10,600	\$10,075	\$9,175	\$6,850

Black Book Retail				
	Extra Clean	Clean	Average	Rough
Base	\$12,875	\$12,075	\$10,700	\$8,650
Options	\$0	\$0	\$0	\$0
Mileage Adj.	\$450	\$525	\$625	\$0
Total	\$13,325	\$12,600	\$11,325	\$8,650

Black Book Trade-In			
	Clean	Average	Rough
Base	\$9,640	\$8,700	\$6,505
Options	\$0	\$0	\$0
Mileage Adj.	\$525	\$625	\$0
Total	\$10,165	\$9,325	\$6,505

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