



E*TRADE Consumer Finance Corporation
 P.O. Box 57091, Irvine, CA 92619
 Telephone: 877-440-6042
 Facsimile: 949-224-7614

Today's Date: 12/16/04

Tibor Balogh
 P.O. Box 31,
 Velence, Hungary

(TIBOR - GYULA-BALOGH)

9100234368 account #

Account #: 910023468
 Collateral Description: 1991 Winnebago SuperChief 34' Motor Home
 Serial Number: 1GBKP37N4M3301905

The above financed vehicle was sold on 12/10/03, following the voluntary surrender, resulting in a deficiency, calculated as follows.

1. Aggregate Debt Secured by Security Interests in Disposed Collateral:		
a. Gross Aggregate Debt:		\$15,717.68
b. Less Finance Charge Rebate (precomputed transactions only), calculated as of:		\$0.00
	Sub-Total	\$15,717.68
2. Proceeds from Disposition:		\$4,000.00
3. Aggregate Amount of Obligations after Deducting Proceeds (1 minus 2)		\$11,717.68
4. Disposition Expenses and Attorney's fees Secured by Disposed Vehicle		
a. Retaking and Storage costs		\$1,969.74
b. Reconditioning		\$390.00
c. Transportation costs		\$248.67
d. Sale fee expenses (auction fees)		\$125.00
e. Attorneys' Fees		\$0.00
f. Legal Expenses		\$0.00
	Sub-Total	\$2,733.41
5. Other Credits (not included in 1)		
a. Insurance Premium Rebates		
(i.) Physical Damage		\$0.00
(ii.) Credit Life/Credit Disability		\$0.00
(iii.) Service Contracts		\$0.00
	Sub-Total	\$ 0.00
6. Deficiency or (Surplus) (3 plus 4 minus 5)		\$14,451.09

7. Amount paid to Subordinate Secured Party(ies): NONE (TB)
 Name of Subordinate Secured Party(ies): NA

The above amount will be affected by future debits, credits, charges, rebates, or expenses. If you desire additional information about the transaction you may contact us at the following address/phone number:

E*TRADE Consumer Finance Corporation, P. O. Box 57091, Irvine, Ca. 92619, phone # (877)440-6042

Under the terms of your contract, you are responsible for any deficiency balance calculated above. Immediate arrangements to resolve any deficiency obligations are expected. You must contact our office within 30 days from the date of this notice if you are disputing any deficiency balance.

E*TRADE Consumer Finance Corporation

By:
 Christopher van Langeveld
 Senior Deficiency Specialist
 (877) 440-6042 ext 7873