

COMMON PLEAS COURT, FRANKLIN COUNTY, OHIO

ARIVO ACCEPTANCE, LLC
4770 S 5600 W #200
WEST VALLEY CITY, UT 84118

Plaintiff,

-vs-

STEVEN JOHNSON
231 WEST 5TH STREET
MANSFIELD, OH 44903

Defendant.

)
)
) **1. Other Civil**
) **2. Money only (contract)**
) **3. No Jury Demanded**
) **4. Re-filed case—N/A**
) **(Prior Case #, Judge--NONE)**
)
)

COMPLAINT

Plaintiff Arivo Acceptance, LLC (“Plaintiff”) states and avers as follows:

1. Plaintiff, Arivo Acceptance, LLC is a corporation duly formed under the laws of the State of Utah and is licensed to do business in the State of Ohio.
2. Defendant STEVEN JOHNSON is a competent adult. The Defendant entered into the subject contract within the Court’s jurisdiction or are residing within the Court’s jurisdiction.

Count One

3. On or about 5/11/2021, Defendant entered into a Retail Installment Contract to purchase a 2018 FORD FOCUS, VIN 1FADP3FE2JL320959. The Retail Installment Contract is attached hereto. Plaintiff was assigned the contract when Plaintiff funded the loan for Defendant’ vehicle purchase. Arivo Acceptance, LLC is the current holder of the contract. A copy of the contract is attached as exhibit A.

4. Defendant defaulted in the terms and conditions of the subject Contract by failing to make all required payments or pay off the full loan balance.

5. Plaintiff has complied with Ohio Revised Code 1309 et seq. to the extent applicable to this case.

6. After applying any available credits, Defendant still owe the Principal sum of \$9,571.10, accrued interest thereon in the amount of \$1,135.58 as of 2/10/2025, and account fees in the amount of \$1,269.32.

7. Pursuant to the terms of contract, following default interest continues to accrue against Principal at the contract rate of 17.49% and daily accrual can be computed exactly by multiplying the principal balance by the interest rate and dividing by 365.

WHEREFORE, Plaintiff prays for the following relief:

1. Judgment in the sum of \$11,976.00 (which includes Principal, interest accrued to 2/10/2025, and account fees), plus pre-judgment interest until the Judgment date at the contract rate of 17.49% per annum against the principal balance;
2. Post-judgment interest on the Principal at the contract rate of 17.49% per annum;
3. For Plaintiff's court costs and in an applicable case attorney fees; and
4. That the Court grant such other and further relief as is necessary and appropriate.

/s/ Thomas J. Cesta

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Attorney for Plaintiff

Arivo Acceptance, LLC