**24.7 Extortionate Credit Transactions (18 U.S.C. § 892)**

The defendant is charged in [Count \_\_\_\_\_\_\_ of] the indictment with making an extortionate extension of credit in violation of Section 892 of Title 18 of the United States Code. For the defendant to be found guilty of that charge, the government must prove each of the following elements beyond a reasonable doubt:

First, the defendant knowingly extended credit to [*name of debtor*]; and

Second, at the time the credit was extended, the defendant as a creditor and [*name of debtor*] as a debtor both understood that delay or failure in making repayment could result in the use of violence or other criminal means to harm the person, reputation, or property of some person.