THE IOWA STATE BAR ASSOCIATION
Official Form No. 141

John Q. Swift ISBA # 5405

(FOR THE LEGAL EFFECT OF THE USE OF THIS FORM, CONSULT YOUR LAWYER

AUDITOR FEE $ 5.00

RECORDER FEE $ 41.00

BOOK 2002 PAGE 4133
DEBORAH L. FRAYER
DELAWARE CO. RECORDER

2002 NOV -5 AM 11:01
FILED
DELAWARE COUNTY, IOWA

Entered for taxation 7th day
of November A.D. 2002
Sharon McCubbin, Auditor
By Deb Gretz, Deputy
S-142

Preparer Information John Q. Swift, 108 North Madison Street, Manchester, (563) 927-4901
Individual's Name | Street Address | City | Phone

Address Tax Statement: Keith D./Earlene J. Thompson
17084 191st Street, Manchester, Iowa 52057 until date of possession

SPACE ABOVE THIS LINE FOR RECORDER

REAL ESTATE CONTRACT- INSTALLMENTS

IT IS AGREED this 31 day of Oct. 2002, by and between
Keith D. Thompson and Earlene J. Thompson, as Trustees of the Keith D. and Earlene J. Thompson Revocable Trust
of the County of Delaware, State of Iowa, Sellers; and
Wayne Timmerman and Cathy J. Timmerman, husband and wife,
of the County of Delaware, State of Iowa, Buyers;

That the Sellers, as in this contract provided, agree to sell to the Buyers, and the Buyers in consideration of the premises, hereby agree with the Sellers to purchase the following described real estate situated in the County of Delaware State of Iowa, to-wit:

Lot Fifteen (15) except the West forty eight (48) feet thereof, and the North ninety-three (93.0) feet of the West four (4) feet of the allegy adjoining said Lot Fifteen (15) on the East side thereof, and the East thirty six (36.0) feet of the North twenty four (24.0) feet of Lot Fourteen (14), all of the Subdivision of Lots One Hundred Forty Six (146) and One Hundred Ninety Seven (197), Manchester, Iowa, according to plat recorded in Book H.T.L.D., Page 321

together with any easements and servient estates appurtenant thereto, but with such reservations and exceptions of title as may be below stated, and certain personal property if and as may be herein described or if and as an itemized list is attached hereto and marked "Exhibit A" all upon the terms and conditions following:

1. **TOTAL PURCHASE PRICE.** The Buyers agree to pay for said property the total of $ 76,800.00 due and payable at the residence of Sellers in Delaware County, Iowa, or as directed by them ~~County, Iowa~~, as follows:

(a) **DOWN PAYMENT** of $ 400.00 ~~RECEIPT OF WHICH IS HEREBY ACKNOWLEDGED~~ and payable on date of possession

(b) **BALANCE OF PURCHASE PRICE** $ 76,400.00, as follows $ 644.78 [X] INCLUDING

[ ] PLUS INTEREST (~~or more at the option of the Buyers~~) (~~and more as may be increased by the provisions of the last sentence of this paragraph~~) on or before the 1st day of November, 2004 and $ 644.78 [X] INCLUDING

[ ] PLUS INTEREST (~~or more at the option of the Buyers~~) (~~and more as may be increased by the provisions of the last sentence of this paragraph~~) on or before the 1st day of each and every MONTH to and including Nov.1st,2019, pursuant to the amortization schedul hereto attached & made a part hereof;on said date, according to said chart, the last payment will be $643.37 providing all previous payments have been paid, on said date, any principal and interest due and unpaid hereunder shall be due and payable, including interest on unpaid balances thereof at the rate of 6% per annum from date of possession until fully paid; said payments to be applied first to the interest then unpaid and next upon the balance of the principal.

2. **POSSESSION.** Buyers, concurrently with due performance on their part shall be entitled to possession of said premises on the 1st day of November, 2004, and thereafter so long as they shall perform the obligations of this contract. If Buyers are taking subject to the rights of lessees and are entitled to rentals therefrom on and after date of possession, so indicate by 'yes' in the space following _____.

3. **TAXES.** Sellers shall pay real estate taxes prorated to date of possession by Buyers under this Contract, which shall be November 1st, 2004

and any unpaid taxes thereon payable in prior years. Buyers shall pay any taxes not assumed by Sellers and all subsequent taxes before same become delinquent. Whoever may be responsible for the payment of said taxes, and the special assessments, if any, each year, shall furnish to the other parties evidence of payment of such items not later than July 15 of each year. **Any proration of taxes shall be based upon the taxes for the year currently payable unless the parties state otherwise.** (Decide, for yourself, if that formula is fair if Buyers are purchasing a lot with newly built improvements).

4. **SPECIAL ASSESSMENTS.** Sellers shall pay the special assessments against this property:

(a) ~~Which, if not paid, in the year _____, would become delinquent and all assessments payable prior thereto~~.

(b) Which are a lien thereon as of the execution of this Contract. (Date).

(c) Including all sewage disposal assessments for overage charge heretofore assessed by any municipality having jurisdiction as of date of possession.

Buyers, except as above stated, shall pay all subsequent special assessments and charges, before they become delinquent.

5. **MORTGAGE.** Any mortgage or encumbrance of a similar nature against the said property shall be timely paid by Sellers so as not to prejudice the Buyers' equity herein. Should Sellers fail to pay, Buyers may pay any such sums in default and shall receive credit on this contract for such sums so paid. MORTGAGE BY SELLERS. Sellers, their successors in interest or assigns may, and hereby reserve the right to at any time mortgage their right, title or interest in such premises or to renew or extend any existing mortgage for any amount not exceeding 6 % of the then unpaid balance of the purchase price herein provided. The interest rate and amortization thereof shall be no more onerous than the installment requirements of this contract. Buyers hereby expressly consent to such a mortgage and agree to execute and deliver all necessary papers to aid Sellers in securing such a mortgage which shall be prior and paramount to any of Buyers' then rights in said property. DEED FOR BUYERS SUBJECT TO MORTGAGE. If Buyers have reduced the balance of this contract to the amount of any existing mortgage balance on said premises, they may at their option, assume and agree to pay said mortgage according to its terms, and subject to such mortgage shall receive a deed to said premises; or Sellers, at their option, any time before Buyers have made such a mortgage commitment, may reduce or pay off such mortgage. ALLOCATED PAYMENTS. Buyers, in the event of acquiring this property from an equity holder instead of a holder of the fee title, or in the event of a mortgage against said premises, reserve the right, if reasonably necessary for their protection to divide or allocate the payments to the interested parties as their interests may appear. SELLERS AS TRUSTEES. Sellers agree that they will collect no money hereunder in excess of the amount of the unpaid balance under the terms of this contract less the total amount of the encumbrance on the interest of Sellers or their assigns in said real estate: and if Sellers shall hereafter collect or receive any moneys hereunder beyond such amount, they shall be considered and held as collecting and receiving said money as the agent and trustee of the Buyers for the use and benefit of the Buyers.

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6. **INSURANCE.** Except as may be otherwise included in the last sentence of paragraph 1(b) above, Buyers as and from said date of possession, shall constantly keep in force insurance, premiums therefore to be prepaid by Buyers (without notice or demand) against loss by fire, tornado and other hazards, casualties and contingencies as Sellers may reasonably require on all buildings and improvements, now on or hereafter placed on said premises and any personal property which may be the subject of this contract, in companies to be reasonably approved by Sellers in an amount not less than the full insurable value of such improvements and personal property or not less than the unpaid purchase price herein whichever amount is smaller with such insurance payable to Sellers and Buyers as their interests may appear. Sellers' interest shall be protected in accordance with a standard or union-type loss payable clause. BUYERS SHALL PROMPTLY DEPOSIT SUCH POLICY WITH PROPER RIDERS WITH SELLERS for the further security for the payment of the sums herein mentioned. In the event of any such casualty loss, the insurance proceeds may be used under the supervision of the Sellers to replace or repair the loss if the proceeds be adequate if not, then some other reasonable application of such funds shall be made; but in any event such proceeds shall stand as security for the payment of the obligations herein.

7. **CARE OF PROPERTY.** Buyers shall take good care of this property; shall keep the buildings and other improvements now or hereafter placed on the said premises in good and reasonable repair and shall not injure, destroy or remove the same during the life of this contract. Buyers shall not make any material alteration in said premises without the written consent of the Sellers. Buyers shall not use or permit said premises to be used for any illegal purpose.

8. **LEINS.** No mechanics lien shall be imposed upon or foreclosed against the real estate described herein.

9. **ADVANCEMENT BY SELLERS.** If Buyers fail to pay such taxes, special assessments and insurance and effect necessary repairs, as above agreed, Sellers may, but need not, pay such taxes, special assessments, insurance and make necessary repairs, and all sums so advanced shall be due and payable on demand or such sums so advanced may, at the election of Sellers, be added to the principal amount due hereunder and so secured. (For Buyers rights to make advancements, see paragraph 5 above.)

10. **JOINT TENANCY IN PROCEEDS AND SECURITY RIGHTS IN REAL ESTATE.** If and only if, the Sellers immediately preceding this sale, hold the title to the above described property in joint tenancy, and such joint tenancy has not later been destroyed by operation of law or by acts of the Sellers, this sale shall not constitute such destruction and the proceeds of this contract, and any continuing and/or recaptured rights of Sellers in said real estate, shall be and continue in Sellers joint tenants with rights of survivorship and not as tenants in common; and Buyers, in the event of the death of one of such joint tenants, agree to pay any balance of the proceeds of this contract to the surviving Seller (or Sellers) and to accept deed solely from him or them consistent with paragraph 14 below unless and except this paragraph is stricken from this agreement.

11. **SELLERS.** Spouse, if not titleholder immediately preceding this sale shall be presumed to have executed this instrument only for the purpose of relinquishing all rights of dower, homestead and distributive share and/or in compliance with Section 561.13 Code of Iowa; and the use of the word "Sellers" the printed portion of this contract, without more, shall not rebut such presumption, nor in any way enlarge or extend the previous interest of such spouse in said property, or in the sale proceeds, nor bind such spouse except as aforesaid, to the terms and provisions of this contract.

12. **TIME IS OF THE ESSENCE.** Time is of the essence in this Agreement. Failure to promptly assert rights of Sellers herein shall not, however, be waiver of such rights or a waiver of any existing or subsequent default.

13. **EXCEPTIONS TO WARRANTIES OF TITLE.** The warranties of title in any Deed made pursuant to this contract (See paragraph 14) shall be without reservation or qualification EXCEPT: (a) Zoning ordinances; (b) Such restrictive covenants as may be shown of record; (c) Easements of record, if any; (d) As limited by paragraphs 1, 2, 3 and 4 of this contract; (e) Sellers shall give Special Warranty as to the period after equitable title passes to Buyers; (f) Spouse if not titleholder, need not join in any warranties of the deed unless otherwise stipulated: in the event Buyers, during their prior lease term of these premises, have made improvements or taken any other actions which have caused this real estate to be subject to the filing of a ~~(Mineral reservations of record)~~ Mechanic's lien or other liens, Buyers shall be responsible for the payment and release of said liens and this shall not be a duty of Sellers, and Buyers agree to indemnify Sellers and repay them any expenses incurred by them as a result of any such liens.

14. **DEED AND ABSTRACT, BILL OF SALE.** If all said sums of money and interest are paid to Sellers during the life of this contract, and all other agreements for performance by Buyers have been complied with, Sellers will execute and deliver to Buyers a Trustee's Warranty Deed conveying said promises in fee simple pursuant to and in conformity with this contract and Sellers will at this time deliver to Buyers an abstract showing merchantable title, in conformity with this contract. Such abstract shall begin with the government patent (unless pursuant to the Iowa State Bar Association title standards there is lesser requirement as to period of abstracting) to said premises and shall show title thereto in Sellers as of the date of this contract; or as of such earlier date if and as designated in the next sentence. This contract supersedes the previous written offer of Buyers to buy the above described property which was accepted by Sellers on the_____ day of _____, _____. Sellers shall also pay the cost of any abstracting due to any act or change in the personal affairs of Sellers resulting in a change of title by operation of law or otherwise. If any personal property is a part of this agreement, then upon due performance by Buyers, Sellers shall execute and deliver a Bill of Sale consistent with the terms of this contract. Sellers shall pay all taxes on any such personal property payable in_____, and all taxes thereon payable prior thereto.

15. **APPROVAL OF ABSTRACT.** Buyers have not examined the abstract of title to this property and such abstract is not accepted.

16. **FORFEITURE.** If Buyers (a) fail to make the payments aforesaid, or any part thereof, as same become due; or (b) fail to pay the taxes or special assessments or charges, or any part thereof, levied upon said property, or assessed against it, by any taxing body before any of such items become delinquent; or (c) fail to keep the property insured; or (d) fail to keep it in reasonable repair as herein required; or (e) fail to perform any of the agreements as herein made or required; then Sellers, in addition to any and all other legal and equitable remedies which they may have, at their option, may proceed to forfeit and cancel this contract as provided by law (Chapter 656 Code of Iowa). Upon completion of such forfeiture Buyers shall have no right of reclamation or compensation for money paid, or improvements made; but such payments and/or improvements if any shall be retained and kept by Sellers as compensation for the use of said property, and/or as liquidated damages for breach of this contract; and upon completion of such forfeiture, if the Buyers, or any other person or persons shall be in possession of said real estate or any part thereof, such party or parties in possession shall at once peacefully remove therefrom, or failing to do so may be treated as tenants holding over, unlawfully after the expiration of lease, and may accordingly be ousted and removed as such as provided by law.

17. **FORECLOSURE AND REDEMPTION.** If Buyers fail to timely perform this contract, Sellers, at their option, may elect to declare the entire balance immediately due and payable after such notice, if any, may be required by Chapter 654, The Code. Thereafter this contract may be foreclosed in equity and the court may appoint a receiver to take immediate possession of the property and of the revenues and income accruing therefrom and to rent or cultivate the same as the receiver may deem best for the interest of all parties concerned, and such receiver shall be liable to account to Buyers only for the net profits, after application of rents, issues and profits from the costs and expenses of the receivership and foreclosure and upon the contract obligation.

It is agreed that if this contract covers less than ten (10) acres of land, and in the event of the foreclosure of this contract and sale of the property by sheriff's sale in such foreclosure proceedings, the time of one year for redemption from said sale provided by the statutes of the State of Iowa shall be reduced to six (6) months provided the Sellers, in such action file an election to waive any deficiency judgment against Buyers which may arise out of the foreclosure proceedings: all to be consistent with the provisions of Chapter 628 of the Iowa Code If the redemption period is so reduced, for the first three (3) months after sale such right of redemption shall be exclusive to the Buyers, and the time periods in Sections 628.5, 628.15 and 628.16 of the Iowa Code shall be reduced to four (4) months.

It is further agreed that the period of redemption after foreclosure of this contract shall be reduced to sixty (60) days if all of the three following contingencies develop: (1) The real estate is less than ten (10) acres in size (2) the Court finds affirmatively that the said real estate has been abandoned by the owners and those persons personally liable under this contract at the time of such foreclosure; and (3) Sellers in such action file an election to waive any deficiency judgment against Buyers or their successor in interest in such action. If the redemption period is so reduced, Buyers or their successor in interest or the owner shall have the exclusive right to redeem for the first thirty (30) days after such sale, and the time provided for redemption by creditors as provided in Sections 628.5, 628.15 and 628.16 of the Iowa Code shall be reduced to forty (40) days. Entry of appearance by pleading or docket entry by or on behalf of Buyers shall be presumption that the property is not abandoned. Any such redemption period shall be consistent with all of the provisions of Chapter 628 of the Iowa Code. This paragraph shall not be construed to limit or otherwise affect any other redemption provisions contained in Chapter 628 of the Iowa Code.

18. **ATTORNEY'S FEES.** In case of any action, or in any proceedings in any Court to collect any sums payable or secured herein, or to protect the lien or title herein of Sellers, or in any other case permitted by law in which attorney's fees may be collected from Buyers, or imposed upon them, or upon the above described property, Buyers agree to pay reasonable attorneys' fees.

19. **INTEREST ON DELINQUENT AMOUNTS.** Either party will pay interest at the highest legal contract rate applicable to natural person to the other on all amounts herein as and after they become delinquent, and/or on cash reasonably advanced by either party pursuant to the terms of this contract, as protective disbursements.

20. **ASSIGNMENT.** In case of the assignment of this contract by either of the parties, prompt notice shall be given to the other parties, who shall at the time of such notice be furnished with duplicate of such assignment by such assignors. Any such assignment shall not terminate the liability of the assignor to perform, unless specific release in writing is given and signed by the other party to this contract.

21. **PERSONAL PROPERTY.** If this contract includes the sale of any personal property, then in the event of the forfeiture or foreclosure of this contract, such personalty shall be considered indivisible with the real estate above described; and any such termination of Buyers' rights in said real estate shall concurrently operate as the forfeiture or foreclosure hereof against all such personal property.

22. **CONSTRUCTION.** Words and phrases herein, including acknowledgements hereof, shall be construed as in the singular or plural number, and as masculine, feminine or neuter gender, according to the context. See paragraph 11 above, for construction of the word "Sellers."

23. **RELEASE OF RIGHTS.** Each of the Buyers hereby relinquishes all rights of dower, homestead and distributive share in and to the property and waives all rights of exemption as to any of the property.

24. **LEAD-BASED PAINT NOTICE.** If applicable, see attached Disclosure of Information on Lead-Based Paint and/or Lead-Based Paint Hazard.

25. **SPECIAL PROVISIONS.** **See Exhibit "A" hereto attached and hereby made a part hereof.**

Exhibit "B" is hereto attached and hereby made a part hereof.

I UNDERSTAND THAT HOMESTEAD PROPERTY IS IN MANY CASES PROTECTED FROM THE CLAIMS OF CREDITORS AND EXEMPT FROM JUDICIAL SALE; AND THAT BY SIGNING THIS CONTRACT, I VOLUNTARILY GIVE UP MY RIGHT TO THIS PROTECTION FOR THIS PROPERTY WITH RESPECT TO CLAIMS BASED UPON THIS CONTRACT.

Dated:_____, _____

Dated:_____, _____

Executed in duplicate or triplicate

Keith D. Thompson and Earlene J. Thompson, as Trustees of the Keith D. and Earlene J. Thompson Revocable Trust

By Keith D. Thompson
Keith D. Thompson, Trustee

By Earlene J. Thompson
Earlene J. Thompson, Trustee SELLERS

17084 191st Street
Manchester, Iowa 52057
SELLERS' ADDRESS

Wayne Timmerman

Cathy J. Timmerman
Cathy J. Timmerman BUYERS

936 North Franklin Street
Manchester, Iowa 52057
BUYERS' ADDRESS

STATE OF IOWA, Delaware COUNTY, ss:

This instrument was acknowledged before me on OCTOBER 31, 2002, 2002

by, Keith D. Thompson and Earlene J. Thompson as Trustees of the Keith D. and Earlene J. Thompson Revocable Trust, Sellers, and Wayne Timmerman and Cathy J. Timmerman, Husband and Wife, Buyers

Amy J. Blumer
Amy J. Blumer ,Notary Public

AMY J. BLUMER
COMMISSION # 186416
MY COMMISSION EXPIRES
SEPTEMBER 5, 2005

EXHIBIT "A"

25. SPECIAL PROVISIONS.

Said Contract is subject to the parties executing a certain Lease - Business Property simultaneously with the execution of this Contract.

EXHIBIT "A"

EXHIBIT "B"

Except as expressly contained in this Agreement, no representations by or on behalf of Landlord have been made to Tenant as to: (a) the condition of the premises, (b) any restrictions related to the development of the premises, (c) the applicability of any governmental requirements, (d) the suitability of the property for any purposes whatsoever, or (e) the existence of any hazardous material in, under, or adjacent to the premises;

Tenant has made their own independent investigation of the premises and is relying solely on that investigation; and

Tenant acknowledges that Landlord has no expertise concerning governmental environmental requirements or hazardous materials and that Tenant is not relying on any representation of Landlord as to the condition of the premises.

Tenant indemnifies and holds harmless Landlord and their successors and assigns, each jointly and severally, from any claims, damages, costs, expenses, liabilities (including, without limitation, reasonable attorney's fees) arising from or in connection with any hazardous material emitted from, released in, or otherwise entering or deriving from the premises after the date Tenant takes possession of the premises under this Lease.

EXHIBIT "B"

AMORTIZATION

Date	Description	P&I Payment	Principal Payment	Principal Balance	Interest Earned	Interest Payment	Rate
11/01/2004	Initial Loan			76,400.00			6.0000
12/01/2004	Regular Payment	644.78	268.01	76,131.99	376.77	376.77	6.0000
2004 Totals:		644.78	268.01		376.77	376.77	
01/01/2005	Regular Payment	644.78	256.82	75,875.17	387.96	387.96	6.0000
02/01/2005	Regular Payment	644.78	258.13	75,617.04	386.65	386.65	6.0000
03/01/2005	Regular Payment	644.78	296.73	75,320.31	348.05	348.05	6.0000
04/01/2005	Regular Payment	644.78	260.96	75,059.35	383.82	383.82	6.0000
05/01/2005	Regular Payment	644.78	274.62	74,784.73	370.16	370.16	6.0000
06/01/2005	Regular Payment	644.78	263.69	74,521.04	381.09	381.09	6.0000
07/01/2005	Regular Payment	644.78	277.28	74,243.76	367.50	367.50	6.0000
08/01/2005	Regular Payment	644.78	266.44	73,977.32	378.34	378.34	6.0000
09/01/2005	Regular Payment	644.78	267.80	73,709.52	376.98	376.98	6.0000
10/01/2005	Regular Payment	644.78	281.28	73,428.24	363.50	363.50	6.0000
11/01/2005	Regular Payment	644.78	270.60	73,157.64	374.18	374.18	6.0000
12/01/2005	Regular Payment	644.78	284.00	72,873.64	360.78	360.78	6.0000
2005 Totals:		7,737.36	3,258.35		4,479.01	4,479.01	
01/01/2006	Regular Payment	644.78	273.42	72,600.22	371.36	371.36	6.0000
02/01/2006	Regular Payment	644.78	274.82	72,325.40	369.96	369.96	6.0000
03/01/2006	Regular Payment	644.78	311.89	72,013.51	332.89	332.89	6.0000
04/01/2006	Regular Payment	644.78	277.81	71,735.70	366.97	366.97	6.0000
05/01/2006	Regular Payment	644.78	291.01	71,444.69	353.77	353.77	6.0000
06/01/2006	Regular Payment	644.78	280.71	71,163.98	364.07	364.07	6.0000
07/01/2006	Regular Payment	644.78	293.83	70,870.15	350.95	350.95	6.0000
08/01/2006	Regular Payment	644.78	283.63	70,586.52	361.15	361.15	6.0000
09/01/2006	Regular Payment	644.78	285.08	70,301.44	359.70	359.70	6.0000
10/01/2006	Regular Payment	644.78	298.09	70,003.35	346.69	346.69	6.0000
11/01/2006	Regular Payment	644.78	288.05	69,715.30	356.73	356.73	6.0000
12/01/2006	Regular Payment	644.78	300.98	69,414.32	343.80	343.80	6.0000
2006 Totals:		7,737.36	3,459.32		4,278.04	4,278.04	
01/01/2007	Regular Payment	644.78	291.05	69,123.27	353.73	353.73	6.0000
02/01/2007	Regular Payment	644.78	292.54	68,830.73	352.24	352.24	6.0000
03/01/2007	Regular Payment	644.78	327.97	68,502.76	316.81	316.81	6.0000
04/01/2007	Regular Payment	644.78	295.70	68,207.06	349.08	349.08	6.0000
05/01/2007	Regular Payment	644.78	308.42	67,898.64	336.36	336.36	6.0000
06/01/2007	Regular Payment	644.78	298.78	67,599.86	346.00	346.00	6.0000
07/01/2007	Regular Payment	644.78	311.41	67,288.45	333.37	333.37	6.0000
08/01/2007	Regular Payment	644.78	301.89	66,986.56	342.89	342.89	6.0000
09/01/2007	Regular Payment	644.78	303.42	66,683.14	341.36	341.36	6.0000
10/01/2007	Regular Payment	644.78	315.93	66,367.21	328.85	328.85	6.0000
11/01/2007	Regular Payment	644.78	306.58	66,060.63	338.20	338.20	6.0000
12/01/2007	Regular Payment	644.78	319.00	65,741.63	325.78	325.78	6.0000
2007 Totals:		7,737.36	3,672.69		4,064.67	4,064.67	
01/01/2008	Regular Payment	644.78	309.77	65,431.86	335.01	335.01	6.0000
02/01/2008	Regular Payment	644.78	311.35	65,120.51	333.43	333.43	6.0000
03/01/2008	Regular Payment	644.78	334.34	64,786.17	310.44	310.44	6.0000
04/01/2008	Regular Payment	644.78	314.64	64,471.53	330.14	330.14	6.0000
05/01/2008	Regular Payment	644.78	326.84	64,144.69	317.94	317.94	6.0000
06/01/2008	Regular Payment	644.78	317.91	63,826.78	326.87	326.87	6.0000
07/01/2008	Regular Payment	644.78	330.02	63,496.76	314.76	314.76	6.0000
08/01/2008	Regular Payment	644.78	321.21	63,175.55	323.57	323.57	6.0000
09/01/2008	Regular Payment	644.78	322.84	62,852.71	321.94	321.94	6.0000

AMORTIZATION (continued)

Date	Description	P&I Payment	Principal Payment	Principal Balance	Interest Earned	Interest Payment	Rate
10/01/2008	Regular Payment	644.78	334.82	62,517.89	309.96	309.96	6.0000
11/01/2008	Regular Payment	644.78	326.20	62,191.69	318.58	318.58	6.0000
12/01/2008	Regular Payment	644.78	338.08	61,853.61	306.70	306.70	6.0000
2008 Totals:		7,737.36	3,888.02		3,849.34	3,849.34	
01/01/2009	Regular Payment	644.78	329.58	61,524.03	315.20	315.20	6.0000
02/01/2009	Regular Payment	644.78	331.26	61,192.77	313.52	313.52	6.0000
03/01/2009	Regular Payment	644.78	363.13	60,829.64	281.65	281.65	6.0000
04/01/2009	Regular Payment	644.78	334.80	60,494.84	309.98	309.98	6.0000
05/01/2009	Regular Payment	644.78	346.45	60,148.39	298.33	298.33	6.0000
06/01/2009	Regular Payment	644.78	338.27	59,810.12	306.51	306.51	6.0000
07/01/2009	Regular Payment	644.78	349.83	59,460.29	294.95	294.95	6.0000
08/01/2009	Regular Payment	644.78	341.78	59,118.51	303.00	303.00	6.0000
09/01/2009	Regular Payment	644.78	343.52	58,774.99	301.26	301.26	6.0000
10/01/2009	Regular Payment	644.78	354.93	58,420.06	289.85	289.85	6.0000
11/01/2009	Regular Payment	644.78	347.08	58,072.98	297.70	297.70	6.0000
12/01/2009	Regular Payment	644.78	358.39	57,714.59	286.39	286.39	6.0000
2009 Totals:		7,737.36	4,139.02		3,598.34	3,598.34	
01/01/2010	Regular Payment	644.78	350.67	57,363.92	294.11	294.11	6.0000
02/01/2010	Regular Payment	644.78	352.46	57,011.46	292.32	292.32	6.0000
03/01/2010	Regular Payment	644.78	382.37	56,629.09	262.41	262.41	6.0000
04/01/2010	Regular Payment	644.78	356.20	56,272.89	288.58	288.58	6.0000
05/01/2010	Regular Payment	644.78	367.27	55,905.62	277.51	277.51	6.0000
06/01/2010	Regular Payment	644.78	359.89	55,545.73	284.89	284.89	6.0000
07/01/2010	Regular Payment	644.78	370.86	55,174.87	273.92	273.92	6.0000
08/01/2010	Regular Payment	644.78	363.61	54,811.26	281.17	281.17	6.0000
09/01/2010	Regular Payment	644.78	365.47	54,445.79	279.31	279.31	6.0000
10/01/2010	Regular Payment	644.78	376.28	54,069.51	268.50	268.50	6.0000
11/01/2010	Regular Payment	644.78	369.25	53,700.26	275.53	275.53	6.0000
12/01/2010	Regular Payment	644.78	379.96	53,320.30	264.82	264.82	6.0000
2010 Totals:		7,737.36	4,394.29		3,343.07	3,343.07	
01/01/2011	Regular Payment	644.78	373.07	52,947.23	271.71	271.71	6.0000
02/01/2011	Regular Payment	644.78	374.97	52,572.26	269.81	269.81	6.0000
03/01/2011	Regular Payment	644.78	402.80	52,169.46	241.98	241.98	6.0000
04/01/2011	Regular Payment	644.78	378.93	51,790.53	265.85	265.85	6.0000
05/01/2011	Regular Payment	644.78	389.37	51,401.16	255.41	255.41	6.0000
06/01/2011	Regular Payment	644.78	382.85	51,018.31	261.93	261.93	6.0000
07/01/2011	Regular Payment	644.78	393.18	50,625.13	251.60	251.60	6.0000
08/01/2011	Regular Payment	644.78	386.80	50,238.33	257.98	257.98	6.0000
09/01/2011	Regular Payment	644.78	388.77	49,849.56	256.01	256.01	6.0000
10/01/2011	Regular Payment	644.78	398.95	49,450.61	245.83	245.83	6.0000
11/01/2011	Regular Payment	644.78	392.79	49,057.82	251.99	251.99	6.0000
12/01/2011	Regular Payment	644.78	402.85	48,654.97	241.93	241.93	6.0000
2011 Totals:		7,737.36	4,665.33		3,072.03	3,072.03	
01/01/2012	Regular Payment	644.78	396.84	48,258.13	247.94	247.94	6.0000
02/01/2012	Regular Payment	644.78	398.86	47,859.27	245.92	245.92	6.0000
03/01/2012	Regular Payment	644.78	416.63	47,442.64	228.15	228.15	6.0000
04/01/2012	Regular Payment	644.78	403.02	47,039.62	241.76	241.76	6.0000
05/01/2012	Regular Payment	644.78	412.80	46,626.82	231.98	231.98	6.0000
06/01/2012	Regular Payment	644.78	407.17	46,219.65	237.61	237.61	6.0000
07/01/2012	Regular Payment	644.78	416.85	45,802.80	227.93	227.93	6.0000
08/01/2012	Regular Payment	644.78	411.37	45,391.43	233.41	233.41	6.0000

AMORTIZATION (continued)

Date	Description	P&I Payment	Principal Payment	Principal Balance	Interest Earned	Interest Payment	Rate
09/01/2012	Regular Payment	644.78	413.47	44,977.96	231.31	231.31	6.0000
10/01/2012	Regular Payment	644.78	422.97	44,554.99	221.81	221.81	6.0000
11/01/2012	Regular Payment	644.78	417.73	44,137.26	227.05	227.05	6.0000
12/01/2012	Regular Payment	644.78	427.12	43,710.14	217.66	217.66	6.0000
2012 Totals:		7,737.36	4,944.83		2,792.53	2,792.53	
01/01/2013	Regular Payment	644.78	422.04	43,288.10	222.74	222.74	6.0000
02/01/2013	Regular Payment	644.78	424.19	42,863.91	220.59	220.59	6.0000
03/01/2013	Regular Payment	644.78	447.49	42,416.42	197.29	197.29	6.0000
04/01/2013	Regular Payment	644.78	428.63	41,987.79	216.15	216.15	6.0000
05/01/2013	Regular Payment	644.78	437.72	41,550.07	207.06	207.06	6.0000
06/01/2013	Regular Payment	644.78	433.05	41,117.02	211.73	211.73	6.0000
07/01/2013	Regular Payment	644.78	442.01	40,675.01	202.77	202.77	6.0000
08/01/2013	Regular Payment	644.78	437.50	40,237.51	207.28	207.28	6.0000
09/01/2013	Regular Payment	644.78	439.73	39,797.78	205.05	205.05	6.0000
10/01/2013	Regular Payment	644.78	448.52	39,349.26	196.26	196.26	6.0000
11/01/2013	Regular Payment	644.78	444.26	38,905.00	200.52	200.52	6.0000
12/01/2013	Regular Payment	644.78	452.92	38,452.08	191.86	191.86	6.0000
2013 Totals:		7,737.36	5,258.06		2,479.30	2,479.30	
01/01/2014	Regular Payment	644.78	448.83	38,003.25	195.95	195.95	6.0000
02/01/2014	Regular Payment	644.78	451.12	37,552.13	193.66	193.66	6.0000
03/01/2014	Regular Payment	644.78	471.94	37,080.19	172.84	172.84	6.0000
04/01/2014	Regular Payment	644.78	455.82	36,624.37	188.96	188.96	6.0000
05/01/2014	Regular Payment	644.78	464.17	36,160.20	180.61	180.61	6.0000
06/01/2014	Regular Payment	644.78	460.51	35,699.69	184.27	184.27	6.0000
07/01/2014	Regular Payment	644.78	468.73	35,230.96	176.05	176.05	6.0000
08/01/2014	Regular Payment	644.78	465.25	34,765.71	179.53	179.53	6.0000
09/01/2014	Regular Payment	644.78	467.62	34,298.09	177.16	177.16	6.0000
10/01/2014	Regular Payment	644.78	475.64	33,822.45	169.14	169.14	6.0000
11/01/2014	Regular Payment	644.78	472.42	33,350.03	172.36	172.36	6.0000
12/01/2014	Regular Payment	644.78	480.31	32,869.72	164.47	164.47	6.0000
2014 Totals:		7,737.36	5,582.36		2,155.00	2,155.00	
01/01/2015	Regular Payment	644.78	477.28	32,392.44	167.50	167.50	6.0000
02/01/2015	Regular Payment	644.78	479.71	31,912.73	165.07	165.07	6.0000
03/01/2015	Regular Payment	644.78	497.89	31,414.84	146.89	146.89	6.0000
04/01/2015	Regular Payment	644.78	484.69	30,930.15	160.09	160.09	6.0000
05/01/2015	Regular Payment	644.78	492.25	30,437.90	152.53	152.53	6.0000
06/01/2015	Regular Payment	644.78	489.67	29,948.23	155.11	155.11	6.0000
07/01/2015	Regular Payment	644.78	497.09	29,451.14	147.69	147.69	6.0000
08/01/2015	Regular Payment	644.78	494.70	28,956.44	150.08	150.08	6.0000
09/01/2015	Regular Payment	644.78	497.22	28,459.22	147.56	147.56	6.0000
10/01/2015	Regular Payment	644.78	504.43	27,954.79	140.35	140.35	6.0000
11/01/2015	Regular Payment	644.78	502.33	27,452.46	142.45	142.45	6.0000
12/01/2015	Regular Payment	644.78	509.40	26,943.06	135.38	135.38	6.0000
2015 Totals:		7,737.36	5,926.66		1,810.70	1,810.70	
01/01/2016	Regular Payment	644.78	507.48	26,435.58	137.30	137.30	6.0000
02/01/2016	Regular Payment	644.78	510.07	25,925.51	134.71	134.71	6.0000
03/01/2016	Regular Payment	644.78	521.19	25,404.32	123.59	123.59	6.0000
04/01/2016	Regular Payment	644.78	515.32	24,889.00	129.46	129.46	6.0000
05/01/2016	Regular Payment	644.78	522.04	24,366.96	122.74	122.74	6.0000
06/01/2016	Regular Payment	644.78	520.61	23,846.35	124.17	124.17	6.0000
07/01/2016	Regular Payment	644.78	527.18	23,319.17	117.60	117.60	6.0000

AMORTIZATION (continued)

Date	Description	P&I Payment	Principal Payment	Principal Balance	Interest Earned	Interest Payment	Rate
08/01/2016	Regular Payment	644.78	525.95	22,793.22	118.83	118.83	6.0000
09/01/2016	Regular Payment	644.78	528.63	22,264.59	116.15	116.15	6.0000
10/01/2016	Regular Payment	644.78	534.98	21,729.61	109.80	109.80	6.0000
11/01/2016	Regular Payment	644.78	534.05	21,195.56	110.73	110.73	6.0000
12/01/2016	Regular Payment	644.78	540.25	20,655.31	104.53	104.53	6.0000
2016 Totals:		7,737.36	6,287.75		1,449.61	1,449.61	
01/01/2017	Regular Payment	644.78	539.52	20,115.79	105.26	105.26	6.0000
02/01/2017	Regular Payment	644.78	542.27	19,573.52	102.51	102.51	6.0000
03/01/2017	Regular Payment	644.78	554.69	19,018.83	90.09	90.09	6.0000
04/01/2017	Regular Payment	644.78	547.86	18,470.97	96.92	96.92	6.0000
05/01/2017	Regular Payment	644.78	553.69	17,917.28	91.09	91.09	6.0000
06/01/2017	Regular Payment	644.78	553.48	17,363.80	91.30	91.30	6.0000
07/01/2017	Regular Payment	644.78	559.15	16,804.65	85.63	85.63	6.0000
08/01/2017	Regular Payment	644.78	559.15	16,245.50	85.63	85.63	6.0000
09/01/2017	Regular Payment	644.78	561.99	15,683.51	82.79	82.79	6.0000
10/01/2017	Regular Payment	644.78	567.44	15,116.07	77.34	77.34	6.0000
11/01/2017	Regular Payment	644.78	567.75	14,548.32	77.03	77.03	6.0000
12/01/2017	Regular Payment	644.78	573.03	13,975.29	71.75	71.75	6.0000
2017 Totals:		7,737.36	6,680.02		1,057.34	1,057.34	
01/01/2018	Regular Payment	644.78	573.56	13,401.73	71.22	71.22	6.0000
02/01/2018	Regular Payment	644.78	576.49	12,825.24	68.29	68.29	6.0000
03/01/2018	Regular Payment	644.78	585.75	12,239.49	59.03	59.03	6.0000
04/01/2018	Regular Payment	644.78	582.41	11,657.08	62.37	62.37	6.0000
05/01/2018	Regular Payment	644.78	587.29	11,069.79	57.49	57.49	6.0000
06/01/2018	Regular Payment	644.78	588.37	10,481.42	56.41	56.41	6.0000
07/01/2018	Regular Payment	644.78	593.09	9,888.33	51.69	51.69	6.0000
08/01/2018	Regular Payment	644.78	594.39	9,293.94	50.39	50.39	6.0000
09/01/2018	Regular Payment	644.78	597.42	8,696.52	47.36	47.36	6.0000
10/01/2018	Regular Payment	644.78	601.89	8,094.63	42.89	42.89	6.0000
11/01/2018	Regular Payment	644.78	603.53	7,491.10	41.25	41.25	6.0000
12/01/2018	Regular Payment	644.78	607.84	6,883.26	36.94	36.94	6.0000
2018 Totals:		7,737.36	7,092.03		645.33	645.33	
01/01/2019	Regular Payment	644.78	609.70	6,273.56	35.08	35.08	6.0000
02/01/2019	Regular Payment	644.78	612.81	5,660.75	31.97	31.97	6.0000
03/01/2019	Regular Payment	644.78	618.73	5,042.02	26.05	26.05	6.0000
04/01/2019	Regular Payment	644.78	619.09	4,422.93	25.69	25.69	6.0000
05/01/2019	Regular Payment	644.78	622.97	3,799.96	21.81	21.81	6.0000
06/01/2019	Regular Payment	644.78	625.42	3,174.54	19.36	19.36	6.0000
07/01/2019	Regular Payment	644.78	629.12	2,545.42	15.66	15.66	6.0000
08/01/2019	Regular Payment	644.78	631.81	1,913.61	12.97	12.97	6.0000
09/01/2019	Regular Payment	644.78	635.03	1,278.58	9.75	9.75	6.0000
10/01/2019	Regular Payment	644.78	638.47	640.11	6.31	6.31	6.0000
11/01/2019	Regular Payment	643.37	640.11		3.26	3.26	6.0000
2019 Totals:		7,091.17	6,883.26		207.91	207.91	
Grand Total:		116,058.99	76,400.00		39,658.99	39,658.99	