

Mortgage

THIS MORTGAGE ("Security Instrument") is given on May 01, 1998. The mortgagor is William Taylor and Jill Talor, His Wife ("Borrower"). This Security Instrument is given to Jerry A. and Maryln Stidham, whose address is 5608 Jaskula Lane, Shererville, Indiana 46373 ("Lender"). Borrower owes Lender the principal sum of Seventy- Eight Thousand, Eight-Hundred, Ninety-Nine Dollars and 53/100 (US\$80,999.53). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on October 1, 2026*. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in Lake County, Indiana:

LOT 539, FOXWOOD ESTATES UNIT 8, AN ADDITION TO THE TOWN OF SCHERERVILLE, AS SHOWN IN PLAT BOOK 76, PAGE 76, IN LAKE COUNTY, INDIANA.

KEY NO. 13-599-47

ONE HALF DUPLEX
5612 JASKULA LANE, SCHERERVILLE, IN 46375

*Note payable at 7.625% per annum
Principal and Interest = \$566.24 + Escrow paid monthly — SEE

which has the address of 5612 Jaskula, Schererville, Indiana 46373 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property; and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instruments as the "Property".

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grand and convey the Property and that the Property is unencumbered. Except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

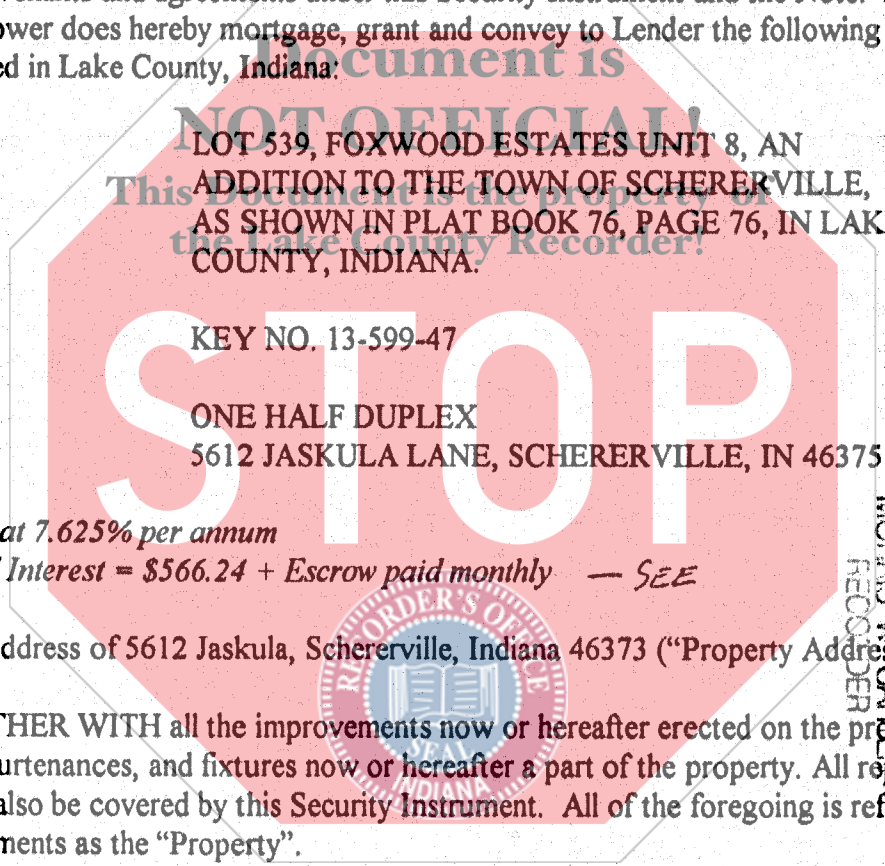
Jill A. Taylor

Borrower

Jerry A. Stidham
Maryln L. Stidham

Lender

30.00
E.P.
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MOHNS VALLEY RECORDER

99 AUG 18 AM 11:14

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORDER

A120-10
R120-04

AGREEMENT TO SELL REAL ESTATE

Jerry A. Stidham and Maryln L. Stidham, of
5608 Jaskula Lane, Schererville, IN 46375 as Seller, and
William Taylor and Jill Taylor, of

5612 Jaskula Lane, Schererville IN 46375 as Buyer, hereby agree that
the Seller shall sell and the Buyer shall buy the following described property UPON THE TERMS AND CONDI-
TIONS HEREINAFTER SET FORTH, which shall include the STANDARDS FOR REAL ESTATE TRANSAC-
TIONS set forth within this contract.

1. LEGAL DESCRIPTION of real estate located in Schererville, Lot 539 Foxwood
Estate in Lake County, State of Indiana
(Legal Description Attached)

2. PURCHASE PRICE 80,899.53 Dollars. Method of Payment:

- (a) Deposit to be held in trust by Jerry A. Stidham \$2,000.00
- (b) Approximate principal balance of first mortgage to which conveyance shall be subject, if any, Mortgage holder: Jerry and Maryln Stidham \$78,899.53
Interest 7.625 % per annum: Method of payment 566.24 P&I + Esc. Rev.
- (c) Other: CASH ON HAND FOR 30 YRS 12/31/98 \$
- (d) Cash, certified or local cashier's check on closing and delivery of deed (or such greater or lesser amount as may be necessary to complete payment of purchase price after credits, adjustments and prorations). 80,899.53 Cash and

3. PRORATIONS: Taxes, insurance, interest, rents and other expenses and revenue of said property shall be pro- **Seller**
rated as of the date of closing. **Sellers Holding Proration** **Financed**

4. RESTRICTIONS, EASEMENTS, LIMITATIONS: Buyer shall take title subject to: (a) Zoning, restrictions, **Mortgage**
prohibitions and requirements imposed by governmental authority, (b) Restrictions and matters appearing on the plat
or common to the subdivision, (c) Public utility easements of record, provided said easements are located on the side
or rear lines of the property, (d) Taxes for year of closing, assumed mortgages, and purchase money mortgages, if
any, (e) Other:

_____. Seller warrants that there shall be no violations of build-
ing or zoning codes at the time of closing.

5. DEFAULT BY BUYER: If Buyer fails to perform any of the covenants of this contract, all money paid pursuant
to this contract by Buyer as aforesaid shall be retained by or for the account of the Seller as consideration for the exe-
cution of this contract and as agreed liquidated damages and in full settlement of any claims for damages.

6. DEFAULT BY SELLER: If the Seller fails to perform any of the covenants of this contract, the aforesaid money
paid by the Buyer, at the option of the Buyer, shall be returned to the Buyer on demand; or the Buyer shall have only
the right of specific performance.

7. TERMITE INSPECTION: At least 15 days before closing, Buyer, at Buyer's expense, shall have the right to
obtain a written report from a licensed exterminator stating that there is no evidence of live termite or other wood-
boring insect infestation on said property nor substantial damage from prior infestation on said property. If there is
such evidence, Seller shall pay up to three (3%) percent of the purchase price for the treatment required to remedy
such infestation, including repairing and replacing portions of said improvements which have been damaged; but if
the costs for such treatment or repairs exceed three (3%) percent of the purchase price, Buyer may elect to pay such
excess. If Buyer elects not to pay, Seller may pay the excess or cancel the contract.

8. ROOF INSPECTION: At least 15 days before closing, Buyer, at Buyer's expense, shall have the right to obtain
a written report from a licensed roofer stating that the roof is in a watertight condition. In the event repairs are
required either to correct leaks or to replace damage to fascia or soffit, Seller shall pay up to three (3%) percent of the
purchase price for said repairs which shall be performed by a licensed roofing contractor; but if the costs for such
repairs exceed three (3%) percent of the purchase price, Buyer may elect to pay such excess. If Buyer elects not to
pay, Seller may pay the excess or cancel the contract.

9. OTHER INSPECTIONS: At least 15 days before closing, Buyer or his agent may inspect all appliances, air con-
ditioning and heating systems, electrical systems, plumbing, machinery, sprinklers and pool system included in the
sale. Seller shall pay for repairs necessary to place such items in working order at the time of closing. Within 48
hours before closing, Buyer shall be entitled, upon personal notice to Seller, to inspect the premises to determine
that said items are in working order. All items of personal property included in the sale shall be transferred by Bill
of Sale with warranty of title.

FILED



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lar transaction. Consult a lawyer if you doubt the form's fitness for your purpose and use. E-Z Legal Forms and the retailer make no
representation or warranty, express or implied, as to the accuracy or reliability of this form for an intended use or purpose. (Revised 1/97)

PETER BENJAMIN
LAKE COUNTY AUDITOR

SEE AMORTIZATION SCHEDULE ATTACHED.
ZBHE

10. LEASES: Seller, not less than 15 days before closing, shall furnish to Buyer copies of all written leases and estoppel letters from each tenant specifying the nature and duration of the tenant's occupancy, rental rates and advanced rent and security deposits paid by tenant. If Seller is unable to obtain such letters from tenants, Seller shall furnish the same information to Buyer within said time period in the form of a seller's affidavit, and Buyer may contact tenants thereafter to confirm such information. At closing, seller shall deliver and assign all original leases to Buyer.

11. MECHANICS LIENS: Seller shall furnish to Buyer an affidavit that there have been no improvements to the subject property for 90 days immediately preceding the date of closing, and no financing statements, claims of lien or potential lienors known to Seller. If the property has been improved within that time, Seller shall deliver releases or waivers of all mechanics liens as executed by general contractors, subcontractors, suppliers and materialmen, in addition to the seller's lien affidavit, setting forth the names of all general contractors, subcontractors, suppliers and materialmen and reciting that all bills for work to the subject property which could serve as basis for mechanics liens have been paid or will be paid at closing time.

12. PLACE OF CLOSING: Closing shall be held at the office of the Seller's attorney or as otherwise agreed upon.

13. TIME IS OF THE ESSENCE: Time is of the essence of this Sale and Purchase Agreement.

14. DOCUMENTS FOR CLOSING: Seller's attorney shall prepare deed, note, mortgage, Seller's affidavit, any corrective instruments required for perfecting the title, and closing statement and submit copies of same to Buyer's attorney, and copy of closing statement to the broker, at least two days prior to scheduled closing date.

15. EXPENSES: State documentary stamps required on the instrument of conveyance and the cost of recording any corrective instruments shall be paid by the Seller. Documentary stamps to be affixed to the note secured by the purchase money mortgage, intangible tax on the mortgage, and the cost of recording the deed and purchasing money mortgage shall be paid by the Buyer.

16. INSURANCE: If insurance is to be prorated, the Seller shall on or before the closing date, furnish to Buyer all insurance policies or copies thereof.

17. RISK OF LOSS: If the improvements are damaged by fire or casualty before delivery of the deed and can be restored to substantially the same condition as now within a period of 60 days thereafter, Seller shall so restore the improvements and the closing date and date of delivery of possession hereinbefore provided shall be extended accordingly. If Seller fails to do so, the Buyer shall have the option of (1) taking the property as is, together with insurance proceeds, if any, or (2) cancelling the contract, and all deposits shall be forthwith returned to the Buyer and all parties shall be released of any and all obligations and liability.

18. MAINTENANCE: Between the date of the contract and the date of closing, the property, including lawn, shrubbery and pool, if any, shall be maintained by the Seller in the condition as it existed as of the date of the contract, ordinary wear and tear excepted.

19. CLOSING DATE: This contract shall be closed and the deed and possession shall be delivered on or before the 1st day of May, 1998, unless extended by other provisions of this contract.

20. TYPEWRITTEN OR HANDWRITTEN PROVISIONS: Typewritten or handwritten provisions inserted in this form shall control all printed provisions in conflict therewith.

21. OTHER AGREEMENTS: No agreements or representations, unless incorporated in this contract, shall be binding upon any of the parties.

22. RADON GAS DISCLOSURE. As required by law, (Landlord) (Seller) makes the following disclosure: "Radon Gas" is a naturally occurring radioactive gas that, when it has accumulated in a building in sufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that exceed federal and state guidelines have been found in buildings in . Additional information regarding radon and radon testing may be obtained from your county public health unit.

23. LEAD PAINT CLAUSE. "Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real estate is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspection in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase."

24. SPECIAL CLAUSES: William and Jill Taylor have purchased property on contract. Mortgage loan shall be paid to Jerry A. and/or Maryln L. Stidham.

COMMISSION TO BROKER: The Seller hereby recognizes No Broker (contract sale) as the Broker in this transaction, and agrees to pay as commission 0% of the gross sales price, the sum of _____ Dollars (\$ _____) or one-half

of the deposit in case same is forfeited by the Buyer through failure to perform, as compensation for services rendered, provided same does not exceed the full amount of the commission.

WITNESSED BY:

Jerry L. Larmer 5-1-98
Witness Date

Betsy J. Larmer 5-1-98
Witness Date

William E. Taylor
x Jill A. Taylor 5-01-98
Buyer Date

Jerry A. Larmer
x Maryln L. Stidham 5-01-98
Seller Date

**Hardesty
Surveying
P.C.**

\$135.00

918 RICHARD ROAD, SUITE 'A'
P. O. BOX 126
EVES, INDIANA 46311
TELEPHONE: (819)382-6818

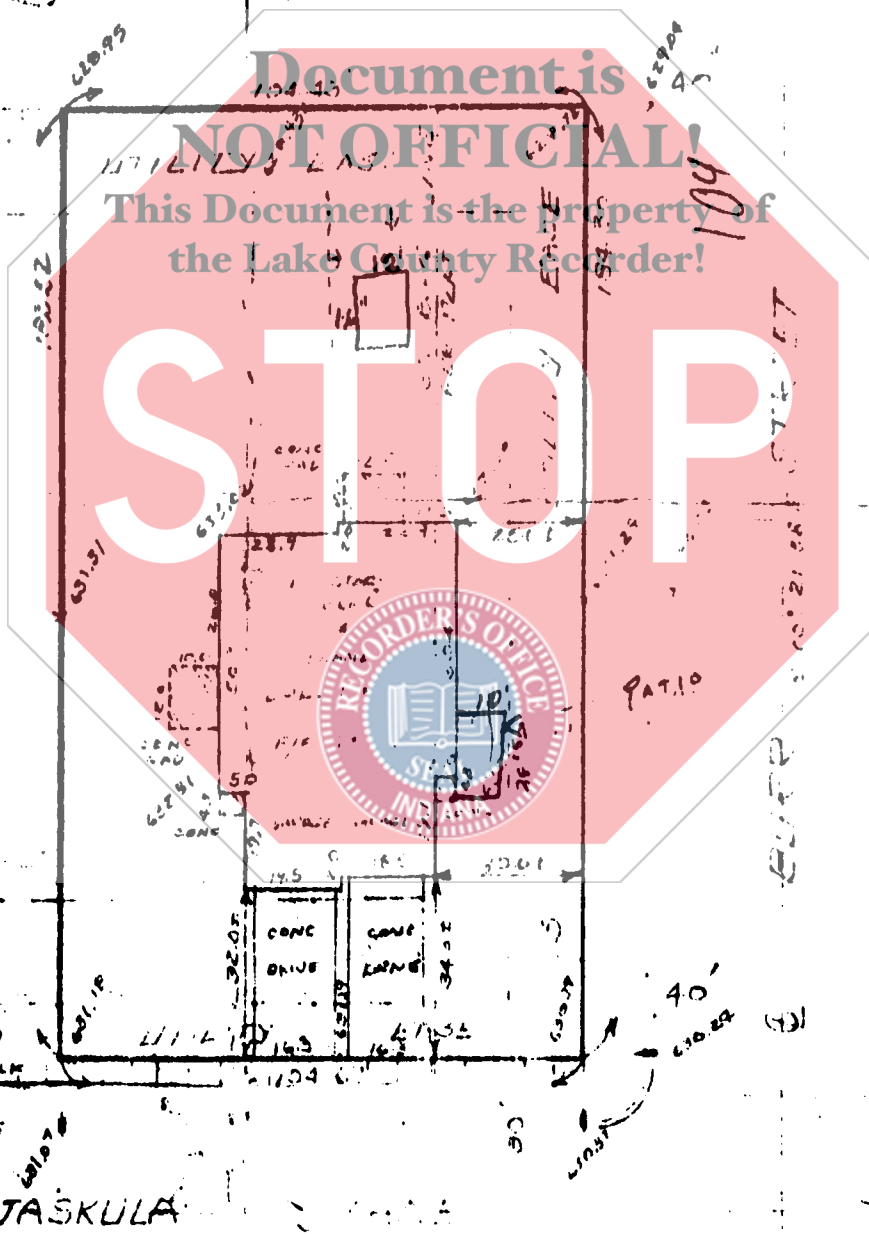
SURVEYOR LOCATION REPORT

THIS REPORT IS DESIGNED FOR USE BY A TITLE INSURANCE COMPANY WITH RESIDENTIAL LAND POLICIES. NO OTHER PURPOSES WERE SET FOR THE LOCATION DATA HEREIN AS SHOWN ON LIMITED WARRANTY INSTRUMENTS. THEREFORE, NO LIABILITY WILL BE ASSUMED FOR ANY USE OF THIS DATA FOR CONSTRUCTION OF ANY INSTRUMENTS OR PURPOSES.

CLIENT: X Stidham

PROPERTY ADDRESS: 5608-5612 Jaskula Drive
Schererville

Lot 539 in Foxwood Estates Unit 8, in the Town of Schererville, as per plat thereof, recorded in the Office of the Recorder of Lake County, Indiana.



FLOOD HAZARD ZONE: C
TITLE CO.: No title policy provided.

I HEREBY CERTIFY TO THE PARTIES NAMED ABOVE THAT THE REAL ESTATE DESCRIBED HEREIN WAS INSPECTED UNDER MY SUPERVISION ON THE DATE INDICATED AND THAT TO THE BEST OF MY KNOWLEDGE AND BELIEF, THE REPORT CONTAINED HEREIN IS ACCURATE AND CORRECTLY COMPILED IN ACCORDANCE WITH THE REQUIREMENTS OF THE INDIANA SURVEYING ACT OF 1967, AS AMENDED. THE ACCURACY OF ANY PLANS OR INSTRUMENTS DRAWN OR THIS REPORT IS SUBJECT TO THE SCALE UNCERTAINTY AND TO ANY OTHER UNCERTAINTY IN LOCATION OR ELEVATION ON THE INSTRUMENTS DRAWN HEREON.

Richard K. Hardesty
RICHARD K. HARDESTY
INDIANA REGISTERED LAND SURVEYOR
NO. 80907



ALL DIMENSIONS GIVEN IN FEET AND DECIMAL PARTS THEREOF



SCALE: 1 INCH = 40 FEET
DATE: 7-69
REVISED:
SURVEYOR'S JOB NO. 196-436
SURVEYOR'S F.I. NO. 117414
FIELD BOOK PAGE: 15

\$2/14/90
Mikie Dobrzynski

Loan Analysis

----- Original -----
Loan Date Type Balance # Payments Interest Rate
5/1/98 MONTHLY \$78,899.53 342 7.625%

Pmt #	Date	Int. Rate	Payment	Principal	Interest	Balance Due
0	5/1/98					\$78,899.53
1	6/1/98	7.625%	\$566.24	\$64.89	\$501.34	\$78,834.64
2	7/1/98	7.625%	\$566.24	\$65.31	\$500.93	\$78,769.33
3	8/1/98	7.625%	\$566.24	\$65.72	\$500.51	\$78,703.61
4	9/1/98	7.625%	\$566.24	\$66.14	\$500.10	\$78,637.47
5	10/1/98	7.625%	\$566.24	\$66.56	\$499.68	\$78,570.91
6	11/1/98	7.625%	\$566.24	\$66.98	\$499.25	\$78,503.93
7	12/1/98	7.625%	\$566.24	\$67.41	\$498.83	\$78,436.52
8	1/1/99	7.625%	\$566.24	\$67.84	\$498.40	\$78,368.68
9	2/1/99	7.625%	\$566.24	\$68.27	\$497.97	\$78,300.41
10	3/1/99	7.625%	\$566.24	\$68.70	\$497.53	\$78,231.71
11	4/1/99	7.625%	\$566.24	\$69.14	\$497.10	\$78,162.58
12	5/1/99	7.625%	\$566.24	\$69.58	\$496.66	\$78,093.00
13	6/1/99	7.625%	\$566.24	\$70.02	\$496.22	\$78,022.98
14	7/1/99	7.625%	\$566.24	\$70.46	\$495.77	\$77,952.52
15	8/1/99	7.625%	\$566.24	\$70.91	\$495.32	\$77,881.60
16	9/1/99	7.625%	\$566.24	\$71.36	\$494.87	\$77,810.24
17	10/1/99	7.625%	\$566.24	\$71.82	\$494.42	\$77,738.43
18	11/1/99	7.625%	\$566.24	\$72.27	\$493.96	\$77,666.15
19	12/1/99	7.625%	\$566.24	\$72.73	\$493.50	\$77,593.42
20	1/1/100	7.625%	\$566.24	\$73.19	\$493.04	\$77,520.23
21	2/1/100	7.625%	\$566.24	\$73.66	\$492.58	\$77,446.57
22	3/1/100	7.625%	\$566.24	\$74.13	\$492.11	\$77,372.44
23	4/1/100	7.625%	\$566.24	\$74.60	\$491.64	\$77,297.85
24	5/1/100	7.625%	\$566.24	\$75.07	\$491.16	\$77,222.77
25	6/1/100	7.625%	\$566.24	\$75.55	\$490.69	\$77,147.23
26	7/1/100	7.625%	\$566.24	\$76.03	\$490.21	\$77,071.20
27	8/1/100	7.625%	\$566.24	\$76.51	\$489.72	\$76,994.69
28	9/1/100	7.625%	\$566.24	\$77.00	\$489.24	\$76,917.69
29	10/1/100	7.625%	\$566.24	\$77.49	\$488.75	\$76,840.20
30	11/1/100	7.625%	\$566.24	\$77.98	\$488.26	\$76,762.22
31	12/1/100	7.625%	\$566.24	\$78.48	\$487.76	\$76,683.75
32	1/1/101	7.625%	\$566.24	\$78.97	\$487.26	\$76,604.77
33	2/1/101	7.625%	\$566.24	\$79.48	\$486.76	\$76,525.30
34	3/1/101	7.625%	\$566.24	\$79.98	\$486.25	\$76,445.32
35	4/1/101	7.625%	\$566.24	\$80.49	\$485.75	\$76,364.83
36	5/1/101	7.625%	\$566.24	\$81.00	\$485.23	\$76,283.83
37	6/1/101	7.625%	\$566.24	\$81.51	\$484.72	\$76,202.31
38	7/1/101	7.625%	\$566.24	\$82.03	\$484.20	\$76,120.28
39	8/1/101	7.625%	\$566.24	\$82.55	\$483.68	\$76,037.72
40	9/1/101	7.625%	\$566.24	\$83.08	\$483.16	\$75,954.65
41	10/1/101	7.625%	\$566.24	\$83.61	\$482.63	\$75,871.04
42	11/1/101	7.625%	\$566.24	\$84.14	\$482.10	\$75,786.90
43	12/1/101	7.625%	\$566.24	\$84.67	\$481.56	\$75,702.23
44	1/1/102	7.625%	\$566.24	\$85.21	\$481.02	\$75,617.02
45	2/1/102	7.625%	\$566.24	\$85.75	\$480.48	\$75,531.27
46	3/1/102	7.625%	\$566.24	\$86.30	\$479.94	\$75,444.97
47	4/1/102	7.625%	\$566.24	\$86.85	\$479.39	\$75,358.12
48	5/1/102	7.625%	\$566.24	\$87.40	\$478.84	\$75,270.73
49	6/1/102	7.625%	\$566.24	\$87.95	\$478.28	\$75,182.78
50	7/1/102	7.625%	\$566.24	\$88.51	\$477.72	\$75,094.26
51	8/1/102	7.625%	\$566.24	\$89.07	\$477.16	\$75,005.19



12/14/90
Mikie Dobrzynski

Loan Analysis

Pmt #	Date	Int. Rate	Payment	Principal	Interest	Balance Due
52	9/1/102	7.625%	\$566.24	\$89.64	\$476.60	\$74,915.59
53	10/1/102	7.625%	\$566.24	\$90.21	\$476.03	\$74,825.34
54	11/1/102	7.625%	\$566.24	\$90.78	\$475.45	\$74,734.56
55	12/1/102	7.625%	\$566.24	\$91.36	\$474.88	\$74,643.20
56	1/1/103	7.625%	\$566.24	\$91.94	\$474.30	\$74,551.26
57	2/1/103	7.625%	\$566.24	\$92.52	\$473.71	\$74,458.74
58	3/1/103	7.625%	\$566.24	\$93.11	\$473.12	\$74,365.63
59	4/1/103	7.625%	\$566.24	\$93.70	\$472.53	\$74,271.93
60	5/1/103	7.625%	\$566.24	\$94.30	\$471.94	\$74,177.63
61	6/1/103	7.625%	\$566.24	\$94.90	\$471.34	\$74,082.73
62	7/1/103	7.625%	\$566.24	\$95.50	\$470.73	\$73,987.23
63	8/1/103	7.625%	\$566.24	\$96.11	\$470.13	\$73,891.12
64	9/1/103	7.625%	\$566.24	\$96.72	\$469.52	\$73,794.40
65	10/1/103	7.625%	\$566.24	\$97.33	\$468.90	\$73,697.07
66	11/1/103	7.625%	\$566.24	\$97.95	\$468.28	\$73,599.12
67	12/1/103	7.625%	\$566.24	\$98.57	\$467.66	\$73,500.55
68	1/1/104	7.625%	\$566.24	\$99.20	\$467.03	\$73,401.35
69	2/1/104	7.625%	\$566.24	\$99.83	\$466.40	\$73,301.52
70	3/1/104	7.625%	\$566.24	\$100.47	\$465.77	\$73,201.05
71	4/1/104	7.625%	\$566.24	\$101.10	\$465.13	\$73,099.95
72	5/1/104	7.625%	\$566.24	\$101.75	\$464.49	\$72,998.19
73	6/1/104	7.625%	\$566.24	\$102.39	\$463.84	\$72,895.80
74	7/1/104	7.625%	\$566.24	\$103.04	\$463.19	\$72,792.76
75	8/1/104	7.625%	\$566.24	\$103.70	\$462.54	\$72,689.06
76	9/1/104	7.625%	\$566.24	\$104.36	\$461.88	\$72,584.70
77	10/1/104	7.625%	\$566.24	\$105.02	\$461.22	\$72,479.68
78	11/1/104	7.625%	\$566.24	\$105.69	\$460.55	\$72,374.00
79	12/1/104	7.625%	\$566.24	\$106.36	\$459.88	\$72,267.64
80	1/1/105	7.625%	\$566.24	\$107.03	\$459.20	\$72,160.61
81	2/1/105	7.625%	\$566.24	\$107.71	\$458.52	\$72,052.89
82	3/1/105	7.625%	\$566.24	\$108.40	\$457.84	\$71,944.49
83	4/1/105	7.625%	\$566.24	\$109.09	\$457.15	\$71,835.40
84	5/1/105	7.625%	\$566.24	\$109.78	\$456.45	\$71,725.62
85	6/1/105	7.625%	\$566.24	\$110.48	\$455.76	\$71,615.14
86	7/1/105	7.625%	\$566.24	\$111.18	\$455.05	\$71,503.96
87	8/1/105	7.625%	\$566.24	\$111.89	\$454.35	\$71,392.07
88	9/1/105	7.625%	\$566.24	\$112.60	\$453.64	\$71,279.47
89	10/1/105	7.625%	\$566.24	\$113.31	\$452.92	\$71,166.16
90	11/1/105	7.625%	\$566.24	\$114.03	\$452.20	\$71,052.13
91	12/1/105	7.625%	\$566.24	\$114.76	\$451.48	\$70,937.38
92	1/1/106	7.625%	\$566.24	\$115.49	\$450.75	\$70,821.89
93	2/1/106	7.625%	\$566.24	\$116.22	\$450.01	\$70,705.67
94	3/1/106	7.625%	\$566.24	\$116.96	\$449.28	\$70,588.71
95	4/1/106	7.625%	\$566.24	\$117.70	\$448.53	\$70,471.01
96	5/1/106	7.625%	\$566.24	\$118.45	\$447.78	\$70,352.56
97	6/1/106	7.625%	\$566.24	\$119.20	\$447.03	\$70,233.36
98	7/1/106	7.625%	\$566.24	\$119.96	\$446.27	\$70,113.39
99	8/1/106	7.625%	\$566.24	\$120.72	\$445.51	\$69,992.66
100	9/1/106	7.625%	\$566.24	\$121.49	\$444.75	\$69,871.17
101	10/1/106	7.625%	\$566.24	\$122.26	\$443.97	\$69,748.91
102	11/1/106	7.625%	\$566.24	\$123.04	\$443.20	\$69,625.88
103	12/1/106	7.625%	\$566.24	\$123.82	\$442.41	\$69,502.06
104	1/1/107	7.625%	\$566.24	\$124.61	\$441.63	\$69,377.44
105	2/1/107	7.625%	\$566.24	\$125.40	\$440.84	\$69,252.04
106	3/1/107	7.625%	\$566.24	\$126.20	\$440.04	\$69,125.84
107	4/1/107	7.625%	\$566.24	\$127.00	\$439.24	\$68,998.84

Loan Analysis

	Rate	Payment	Principal		Balance Due
		\$566.24	\$127.80		
	7.625%	\$566.24	\$128.62	\$437.10	
	7.625%	\$566.24	\$129.43	\$436.80	
	7.625%	\$566.24	\$130.26	\$435.98	\$68,482.74
	7.625%	\$566.24	\$131.08	\$435.15	\$68,351.66
	7.625%	\$566.24	\$131.92	\$434.32	\$68,220.74
	7.625%	\$566.24	\$132.76	\$433.48	\$68,086.98
	7.625%	\$566.24	\$133.61	\$432.64	\$67,953.39
	7.625%	\$566.24	\$134.47	\$431.79	\$67,818.94
	7.625%	\$566.24	\$135.30	\$430.93	\$67,683.64
	7.625%	\$566.24	\$136.16	\$430.07	\$67,547.47
	7.625%	\$566.24	\$137.03	\$429.21	\$67,410.45
	7.625%	\$566.24	\$137.90	\$428.35	\$67,272.55
	7.625%	\$566.24	\$138.77	\$427.46	\$67,133.77
	7.625%	\$566.24	\$139.66	\$426.58	\$66,994.12
	7.625%	\$566.24	\$140.54	\$425.69	\$66,853.58
	7.625%	\$566.24	\$141.45	\$424.80	\$66,712.14
	7.625%	\$566.24	\$142.36	\$423.90	\$66,569.80
	7.625%	\$566.24	\$143.29	\$423.00	\$66,426.56
	7.625%	\$566.24	\$144.15	\$422.09	\$66,282.41
	7.625%	\$566.24	\$145.07	\$421.17	\$66,137.35
	7.625%	\$566.24	\$145.99	\$420.25	\$65,991.36
	7.625%	\$566.24	\$146.91	\$419.31	\$65,844.45
	7.625%	\$566.24	\$147.85	\$418.39	\$65,696.60
	7.625%	\$566.24	\$148.79	\$417.45	\$65,547.81
	7.625%	\$566.24	\$149.73	\$416.50	\$65,398.08
	7.625%	\$566.24	\$150.68	\$415.55	\$65,247.39
	7.625%	\$566.24	\$151.64	\$414.59	\$65,095.75
	7.625%	\$566.24	\$152.61	\$413.63	\$64,943.14
	7.625%	\$566.24	\$153.58	\$412.66	\$64,789.57
	7.625%	\$566.24	\$154.55	\$411.68	\$64,635.02
	7.625%	\$566.24	\$155.53	\$410.70	\$64,479.48
	7.625%	\$566.24	\$156.52	\$409.71	\$64,322.96
	7.625%	\$566.24	\$157.52	\$408.72	\$64,165.45
	7.625%	\$566.24	\$158.52	\$407.72	\$64,006.93
	7.625%	\$566.24	\$159.52	\$406.71	\$63,847.41
	7.625%	\$566.24	\$160.54	\$405.70	\$63,686.87
	7.625%	\$566.24	\$161.56	\$404.68	\$63,525.31
	7.625%	\$566.24	\$162.58	\$403.65	\$63,362.72
	7.625%	\$566.24	\$163.62	\$402.62	\$63,199.11
	7.625%	\$566.24	\$164.67	\$401.58	\$63,034.45
	7.625%	\$566.24	\$165.70	\$400.53	\$62,868.75
	7.625%	\$566.24	\$166.76	\$399.48	\$62,701.99
	7.625%	\$566.24	\$167.82	\$398.42	\$62,534.17
	7.625%	\$566.24	\$168.88	\$397.35	\$62,365.29
	7.625%	\$566.24	\$169.96	\$396.28	\$62,195.34
	7.625%	\$566.24	\$171.04	\$395.20	\$62,024.30
	7.625%	\$566.24	\$172.12	\$394.11	\$61,852.18
	7.625%	\$566.24	\$173.22	\$393.02	\$61,678.96
	7.625%	\$566.24	\$174.32	\$391.92	\$61,504.64
	7.625%	\$566.24	\$175.42	\$390.81	\$61,329.22
	7.625%	\$566.24	\$176.54	\$389.70	\$61,152.68
	7.625%	\$566.24	\$177.66	\$388.57	\$60,975.02
	7.625%	\$566.24	\$178.79	\$387.45	\$60,796.23
	7.625%	\$566.24	\$179.93	\$386.31	\$60,616.31
	7.625%	\$566.24	\$181.07	\$385.17	\$60,435.24

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Loan Analysis

	Int. Rate	Payment	Principal	Interest	Balance Due
164		\$568.24	\$182.22	\$384.02	\$60,253.02
165	2/1/112	7.625%	\$183.38	\$382.86	\$60,069.64
166		7.625%	\$184.54	\$381.69	\$59,885.10
167		7.625%	\$185.72	\$380.52	\$59,699.38
168		7.625%	\$186.90	\$379.34	\$59,512.49
169	6/1/112	7.625%	\$188.08	\$378.15	\$59,324.40
170	7/1/112	7.625%	\$189.28	\$376.96	\$59,135.13
171	8/1/112	7.625%	\$190.48	\$375.75	\$58,944.65
172	9/1/112	7.625%	\$191.69	\$374.54	\$58,752.95
173	10/1/112	7.625%	\$192.91	\$373.33	\$58,560.05
174	11/1/112	7.625%	\$194.13	\$372.10	\$58,365.91
175	12/1/112	7.625%	\$195.37	\$370.87	\$58,170.54
176	1/1/113	7.625%	\$196.61	\$369.63	\$57,973.93
177	2/1/113	7.625%	\$197.86	\$368.38	\$57,776.07
178	3/1/113	7.625%	\$199.12	\$367.12	\$57,576.96
179	4/1/113	7.625%	\$200.38	\$365.85	\$57,376.58
180	5/1/113	7.625%	\$201.65	\$364.58	\$57,174.92
181	6/1/113	7.625%	\$202.94	\$363.30	\$56,971.99
182	7/1/113	7.625%	\$204.23	\$362.01	\$56,767.76
183	8/1/113	7.625%	\$205.52	\$360.71	\$56,562.24
184	9/1/113	7.625%	\$206.83	\$359.41	\$56,355.41
185	10/1/113	7.625%	\$208.14	\$358.09	\$56,147.26
186	11/1/113	7.625%	\$209.47	\$356.77	\$55,937.80
187	12/1/113	7.625%	\$210.80	\$355.44	\$55,727.00
188	1/1/114	7.625%	\$212.14	\$354.10	\$55,514.87
189	2/1/114	7.625%	\$213.48	\$352.75	\$55,301.38
190	3/1/114	7.625%	\$214.84	\$351.39	\$55,086.54
191	4/1/114	7.625%	\$216.21	\$350.03	\$54,870.33
192	5/1/114	7.625%	\$217.58	\$348.66	\$54,652.75
193	6/1/114	7.625%	\$218.96	\$347.27	\$54,433.79
194	7/1/114	7.625%	\$220.35	\$345.88	\$54,213.44
195	8/1/114	7.625%	\$221.75	\$344.48	\$53,991.68
196	9/1/114	7.625%	\$223.16	\$343.07	\$53,768.52
197	10/1/114	7.625%	\$224.58	\$341.65	\$53,543.94
198	11/1/114	7.625%	\$226.01	\$340.23	\$53,317.93
199	12/1/114	7.625%	\$227.44	\$338.79	\$53,090.49
200	1/1/115	7.625%	\$228.89	\$337.35	\$52,861.60
201	2/1/115	7.625%	\$230.34	\$335.89	\$52,631.26
202	3/1/115	7.625%	\$231.81	\$334.43	\$52,399.45
203	4/1/115	7.625%	\$233.28	\$332.95	\$52,166.17
204	5/1/115	7.625%	\$234.76	\$331.47	\$51,931.41
205	6/1/115	7.625%	\$236.25	\$329.98	\$51,695.15
206	7/1/115	7.625%	\$237.76	\$328.48	\$51,457.40
207	8/1/115	7.625%	\$239.27	\$326.97	\$51,218.13
208	9/1/115	7.625%	\$240.79	\$325.45	\$50,977.34
209	10/1/115	7.625%	\$242.32	\$323.92	\$50,735.03
210	11/1/115	7.625%	\$243.86	\$322.38	\$50,491.17
211	12/1/115	7.625%	\$245.41	\$320.83	\$50,245.77
212	1/1/116	7.625%	\$246.97	\$319.27	\$49,998.80
213	2/1/116	7.625%	\$248.53	\$317.70	\$49,750.27
214	3/1/116	7.625%	\$250.11	\$316.12	\$49,500.15
215	4/1/116	7.625%	\$251.70	\$314.53	\$49,248.45
216	5/1/116	7.625%	\$253.30	\$312.93	\$48,995.15
217	6/1/116	7.625%	\$254.91	\$311.32	\$48,740.24
218	7/1/116	7.625%	\$256.53	\$309.70	\$48,483.70
219	8/1/116	7.625%	\$258.16	\$308.07	\$48,225.54



Pmt #	Date	Int. Rate	Payment	Principal	Interest	Balance Due
220	9/1/116	7.625%	\$566.24	\$259.80	\$306.43	\$47,965.74
221	10/1/116	7.625%	\$566.24	\$261.45	\$304.78	\$47,704.29
222	11/1/116	7.625%	\$566.24	\$263.11	\$303.12	\$47,441.17
223	12/1/116	7.625%	\$566.24	\$264.79	\$301.45	\$47,176.39
224	1/1/117	7.625%	\$566.24	\$266.47	\$299.77	\$46,909.92
225	2/1/117	7.625%	\$566.24	\$268.16	\$298.07	\$46,641.76
226	3/1/117	7.625%	\$566.24	\$269.87	\$296.37	\$46,371.89
227	4/1/117	7.625%	\$566.24	\$271.58	\$294.65	\$46,100.31
228	5/1/117	7.625%	\$566.24	\$273.31	\$292.93	\$45,827.01
229	6/1/117	7.625%	\$566.24	\$275.04	\$291.19	\$45,551.96
230	7/1/117	7.625%	\$566.24	\$276.79	\$289.44	\$45,275.17
231	8/1/117	7.625%	\$566.24	\$278.55	\$287.69	\$44,996.62
232	9/1/117	7.625%	\$566.24	\$280.32	\$285.92	\$44,716.31
233	10/1/117	7.625%	\$566.24	\$282.10	\$284.13	\$44,434.21
234	11/1/117	7.625%	\$566.24	\$283.89	\$282.34	\$44,150.31
235	12/1/117	7.625%	\$566.24	\$285.70	\$280.54	\$43,864.62
236	1/1/118	7.625%	\$566.24	\$287.51	\$278.72	\$43,577.10
237	2/1/118	7.625%	\$566.24	\$289.34	\$276.90	\$43,287.77
238	3/1/118	7.625%	\$566.24	\$291.18	\$275.06	\$42,996.59
239	4/1/118	7.625%	\$566.24	\$293.03	\$273.21	\$42,703.56
240	5/1/118	7.625%	\$566.24	\$294.89	\$271.35	\$42,408.67
241	6/1/118	7.625%	\$566.24	\$296.76	\$269.47	\$42,111.91
242	7/1/118	7.625%	\$566.24	\$298.65	\$267.59	\$41,813.26
243	8/1/118	7.625%	\$566.24	\$300.55	\$265.69	\$41,512.71
244	9/1/118	7.625%	\$566.24	\$302.46	\$263.78	\$41,210.26
245	10/1/118	7.625%	\$566.24	\$304.38	\$261.86	\$40,905.88
246	11/1/118	7.625%	\$566.24	\$306.31	\$259.92	\$40,599.57
247	12/1/118	7.625%	\$566.24	\$308.26	\$257.98	\$40,291.31
248	1/1/119	7.625%	\$566.24	\$310.22	\$256.02	\$39,981.09
249	2/1/119	7.625%	\$566.24	\$312.19	\$254.05	\$39,668.90
250	3/1/119	7.625%	\$566.24	\$314.17	\$252.06	\$39,354.73
251	4/1/119	7.625%	\$566.24	\$316.17	\$250.07	\$39,038.56
252	5/1/119	7.625%	\$566.24	\$318.18	\$248.06	\$38,720.38
253	6/1/119	7.625%	\$566.24	\$320.20	\$246.04	\$38,400.18
254	7/1/119	7.625%	\$566.24	\$322.23	\$244.00	\$38,077.95
255	8/1/119	7.625%	\$566.24	\$324.28	\$241.95	\$37,753.67
256	9/1/119	7.625%	\$566.24	\$326.34	\$239.89	\$37,427.33
257	10/1/119	7.625%	\$566.24	\$328.42	\$237.82	\$37,098.91
258	11/1/119	7.625%	\$566.24	\$330.50	\$235.73	\$36,768.41
259	12/1/119	7.625%	\$566.24	\$332.60	\$233.63	\$36,435.81
260	1/1/120	7.625%	\$566.24	\$334.72	\$231.52	\$36,101.09
261	2/1/120	7.625%	\$566.24	\$336.84	\$229.39	\$35,764.25
262	3/1/120	7.625%	\$566.24	\$338.98	\$227.25	\$35,425.26
263	4/1/120	7.625%	\$566.24	\$341.14	\$225.10	\$35,084.13
264	5/1/120	7.625%	\$566.24	\$343.30	\$222.93	\$34,740.82
265	6/1/120	7.625%	\$566.24	\$345.49	\$220.75	\$34,395.34
266	7/1/120	7.625%	\$566.24	\$347.68	\$218.55	\$34,047.66
267	8/1/120	7.625%	\$566.24	\$349.89	\$216.34	\$33,697.77
268	9/1/120	7.625%	\$566.24	\$352.11	\$214.12	\$33,345.65
269	10/1/120	7.625%	\$566.24	\$354.35	\$211.88	\$32,991.30
270	11/1/120	7.625%	\$566.24	\$356.60	\$209.63	\$32,634.70
271	12/1/120	7.625%	\$566.24	\$358.87	\$207.37	\$32,275.83
272	1/1/121	7.625%	\$566.24	\$361.15	\$205.09	\$31,914.68
273	2/1/121	7.625%	\$566.24	\$363.44	\$202.79	\$31,551.24
274	3/1/121	7.625%	\$566.24	\$365.75	\$200.48	\$31,185.48
275	4/1/121	7.625%	\$566.24	\$368.08	\$198.16	\$30,817.41



12/14/90
Mikie Dobrzynski

Loan Analysis

Pmt #	Date	Int. Rate	Payment	Principal	Interest	Balance Due
276	5/1/121	7.625%	\$566.24	\$370.42	\$195.82	\$30,446.99
277	6/1/121	7.625%	\$566.24	\$372.77	\$193.47	\$30,074.22
278	7/1/121	7.625%	\$566.24	\$375.14	\$191.10	\$29,699.08
279	8/1/121	7.625%	\$566.24	\$377.52	\$188.71	\$29,321.56
280	9/1/121	7.625%	\$566.24	\$379.92	\$186.31	\$28,941.64
281	10/1/121	7.625%	\$566.24	\$382.34	\$183.90	\$28,559.30
282	11/1/121	7.625%	\$566.24	\$384.76	\$181.47	\$28,174.54
283	12/1/121	7.625%	\$566.24	\$387.21	\$179.03	\$27,787.33
284	1/1/122	7.625%	\$566.24	\$389.67	\$176.57	\$27,397.66
285	2/1/122	7.625%	\$566.24	\$392.15	\$174.09	\$27,005.51
286	3/1/122	7.625%	\$566.24	\$394.64	\$171.60	\$26,610.88
287	4/1/122	7.625%	\$566.24	\$397.15	\$169.09	\$26,213.73
288	5/1/122	7.625%	\$566.24	\$399.67	\$166.57	\$25,814.06
289	6/1/122	7.625%	\$566.24	\$402.21	\$164.03	\$25,411.85
290	7/1/122	7.625%	\$566.24	\$404.76	\$161.47	\$25,007.09
291	8/1/122	7.625%	\$566.24	\$407.34	\$158.90	\$24,599.76
292	9/1/122	7.625%	\$566.24	\$409.92	\$156.31	\$24,189.83
293	10/1/122	7.625%	\$566.24	\$412.53	\$153.71	\$23,777.30
294	11/1/122	7.625%	\$566.24	\$415.15	\$151.08	\$23,362.15
295	12/1/122	7.625%	\$566.24	\$417.79	\$148.45	\$22,944.36
296	1/1/123	7.625%	\$566.24	\$420.44	\$145.79	\$22,523.92
297	2/1/123	7.625%	\$566.24	\$423.11	\$143.12	\$22,100.81
298	3/1/123	7.625%	\$566.24	\$425.80	\$140.43	\$21,675.00
299	4/1/123	7.625%	\$566.24	\$428.51	\$137.73	\$21,246.50
300	5/1/123	7.625%	\$566.24	\$431.23	\$135.00	\$20,815.26
301	6/1/123	7.625%	\$566.24	\$433.97	\$132.26	\$20,381.29
302	7/1/123	7.625%	\$566.24	\$436.73	\$129.51	\$19,944.56
303	8/1/123	7.625%	\$566.24	\$439.50	\$126.73	\$19,505.06
304	9/1/123	7.625%	\$566.24	\$442.30	\$123.94	\$19,062.76
305	10/1/123	7.625%	\$566.24	\$445.11	\$121.13	\$18,617.66
306	11/1/123	7.625%	\$566.24	\$447.94	\$118.30	\$18,169.72
307	12/1/123	7.625%	\$566.24	\$450.78	\$115.45	\$17,718.94
308	1/1/124	7.625%	\$566.24	\$453.65	\$112.59	\$17,265.29
309	2/1/124	7.625%	\$566.24	\$456.53	\$109.71	\$16,808.77
310	3/1/124	7.625%	\$566.24	\$459.43	\$106.81	\$16,349.34
311	4/1/124	7.625%	\$566.24	\$462.35	\$103.89	\$15,886.99
312	5/1/124	7.625%	\$566.24	\$465.29	\$100.95	\$15,421.70
313	6/1/124	7.625%	\$566.24	\$468.24	\$97.99	\$14,953.46
314	7/1/124	7.625%	\$566.24	\$471.22	\$95.02	\$14,482.24
315	8/1/124	7.625%	\$566.24	\$474.21	\$92.02	\$14,008.03
316	9/1/124	7.625%	\$566.24	\$477.23	\$89.01	\$13,530.80
317	10/1/124	7.625%	\$566.24	\$480.26	\$85.98	\$13,050.54
318	11/1/124	7.625%	\$566.24	\$483.31	\$82.93	\$12,567.23
319	12/1/124	7.625%	\$566.24	\$486.38	\$79.85	\$12,080.85
320	1/1/125	7.625%	\$566.24	\$489.47	\$76.76	\$11,591.38
321	2/1/125	7.625%	\$566.24	\$492.58	\$73.65	\$11,098.80
322	3/1/125	7.625%	\$566.24	\$495.71	\$70.52	\$10,603.09
323	4/1/125	7.625%	\$566.24	\$498.86	\$67.37	\$10,104.23
324	5/1/125	7.625%	\$566.24	\$502.03	\$64.20	\$9,602.20
325	6/1/125	7.625%	\$566.24	\$505.22	\$61.01	\$9,096.98
326	7/1/125	7.625%	\$566.24	\$508.43	\$57.80	\$8,588.54
327	8/1/125	7.625%	\$566.24	\$511.66	\$54.57	\$8,076.88
328	9/1/125	7.625%	\$566.24	\$514.91	\$51.32	\$7,561.97
329	10/1/125	7.625%	\$566.24	\$518.18	\$48.05	\$7,043.78
330	11/1/125	7.625%	\$566.24	\$521.48	\$44.76	\$6,522.31
331	12/1/125	7.625%	\$566.24	\$524.79	\$41.44	\$5,997.52

12/14/90
Mikie Dobrzynski

Loan Analysis

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Pmt #	Date	Int. Rate	Payment	Principal	Interest	Balance Due
332	1/1/126	7.625%	\$566.24	\$528.13	\$38.11	\$5,469.39
333	2/1/126	7.625%	\$566.24	\$531.48	\$34.75	\$4,937.91
334	3/1/126	7.625%	\$566.24	\$534.86	\$31.38	\$4,403.05
335	4/1/126	7.625%	\$566.24	\$538.26	\$27.98	\$3,864.79
336	5/1/126	7.625%	\$566.24	\$541.68	\$24.56	\$3,323.12
337	6/1/126	7.625%	\$566.24	\$545.12	\$21.12	\$2,778.00
338	7/1/126	7.625%	\$566.24	\$548.58	\$17.65	\$2,229.41
339	8/1/126	7.625%	\$566.24	\$552.07	\$14.17	\$1,677.34
340	9/1/126	7.625%	\$566.24	\$555.58	\$10.66	\$1,121.77
341	10/1/126	7.625%	\$566.24	\$559.11	\$7.13	\$562.66
342	11/1/126	7.625%	\$566.24	\$562.66	\$3.58	\$0.00



A120-10
R120-04

AGREEMENT TO SELL REAL ESTATE

Jerry A. Stidham and Maryln L. Stidham _____, of

5608 Jaskula Lane, Schererville, IN 46375 as Seller, and

William Taylor and Jill Taylor _____, of

5612 Jaskula Lane, Schererville IN 46375 as Buyer, hereby agree that

the Seller shall sell and the Buyer shall buy the following described property UPON THE TERMS AND CONDITIONS HEREINAFTER SET FORTH, which shall include the STANDARDS FOR REAL ESTATE TRANSACTIONS set forth within this contract.

1. LEGAL DESCRIPTION of real estate located in Schererville, Lot 539 Foxwood
Estate in Lake County, State of Indiana;
(Legal Description Attached)

2. PURCHASE PRICE 80,899.53 Dollars. Method of Payment: _____

(a) Deposit to be held in trust by Jerry A. Stidham \$ 2,000.00

(b) Approximate principal balance of first mortgage to which conveyance shall be subject, if any, Mortgage holder: Jerry and Maryln Stidham \$ 78,899.53

Interest 7.625 % per annum; Method of payment: 566.24 P&I + ESCROW

#(c) Other: CASH ADVANCE FOR 30 YEAR 15% PMT 5/01/98 \$ _____

(d) Cash, certified or local cashier's check on closing and delivery of deed (or such greater or lesser amount as may be necessary to complete payment of purchase price after credits, adjustments and prorations). \$ 80,899.53 Cash and

3. PRORATIONS: Taxes, insurance, interest, rents and other expenses and revenue of said property shall be pro-rated as of the date of closing. Sellers Holding Proration Seller
Financed
Mortgage

4. RESTRICTIONS, EASEMENTS, LIMITATIONS: Buyer shall take title subject to: (a) Zoning, restrictions, prohibitions and requirements imposed by governmental authority, (b) Restrictions and matters appearing on the plat or common to the subdivision, (c) Public utility easements of record, provided said easements are located on the side or rear lines of the property, (d) Taxes for year of closing, assumed mortgages, and purchase money mortgages, if any, (e) Other: _____

Seller warrants that there shall be no violations of building or zoning codes at the time of closing.

5. DEFAULT BY BUYER: If Buyer fails to perform any of the covenants of this contract, all money paid pursuant to this contract by Buyer as aforesaid shall be retained by or for the account of the Seller as consideration for the execution of this contract and as agreed liquidated damages and in full settlement of any claims for damages.

6. DEFAULT BY SELLER: If the Seller fails to perform any of the covenants of this contract, the aforesaid money paid by the Buyer, at the option of the Buyer, shall be returned to the Buyer on demand; or the Buyer shall have only the right of specific performance.

7. TERMITE INSPECTION: At least 15 days before closing, Buyer, at Buyer's expense, shall have the right to obtain a written report from a licensed exterminator stating that there is no evidence of live termite or other wood-boring insect infestation on said property nor substantial damage from prior infestation on said property. If there is such evidence, Seller shall pay up to three (3%) percent of the purchase price for the treatment required to remedy such infestation, including repairing and replacing portions of said improvements which have been damaged; but if the costs for such treatment or repairs exceed three (3%) percent of the purchase price, Buyer may elect to pay such excess. If Buyer elects not to pay, Seller may pay the excess or cancel the contract.

8. ROOF INSPECTION: At least 15 days before closing, Buyer, at Buyer's expense, shall have the right to obtain a written report from a licensed roofer stating that the roof is in a watertight condition. In the event repairs are required either to correct leaks or to replace damage to fascia or soffit, Seller shall pay up to three (3%) percent of the purchase price for said repairs which shall be performed by a licensed roofing contractor; but if the costs for such repairs exceed three (3%) percent of the purchase price, Buyer may elect to pay such excess. If Buyer elects not to pay, Seller may pay the excess or cancel the contract.

9. OTHER INSPECTIONS: At least 15 days before closing, Buyer or his agent may inspect all appliances, air conditioning and heating systems, electrical systems, plumbing, machinery, sprinklers and pool system included in the sale. Seller shall pay for repairs necessary to place such items in working order at the time of closing. Within 48 hours before closing, Buyer shall be entitled, upon reasonable notice to Seller, to inspect the premises to determine that said items are in working order. All items of personal property included in the sale shall be transferred by Bill of Sale with warranty of title.

FILED



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PETER BENJAMIN
LAKE COUNTY AUDITOR

SEE AMORTIZATION SCHEDULE ATTACHED.
ZBHE

10. LEASES: Seller, not less than 15 days before closing, shall furnish to Buyer copies of all written leases and estoppel letters from each tenant specifying the nature and duration of the tenant's occupancy, rental rates and advanced rent and security deposits paid by tenant. If Seller is unable to obtain such letters from tenants, Seller shall furnish the same information to Buyer within said time period in the form of a seller's affidavit, and Buyer may contact tenants thereafter to confirm such information. At closing, seller shall deliver and assign all original leases to Buyer.

11. MECHANICS LIENS: Seller shall furnish to Buyer an affidavit that there have been no improvements to the subject property for 90 days immediately preceding the date of closing, and no financing statements, claims of lien or potential lienors known to Seller. If the property has been improved within that time, Seller shall deliver releases or waivers of all mechanics liens as executed by general contractors, subcontractors, suppliers and materialmen, in addition to the seller's lien affidavit, setting forth the names of all general contractors, subcontractors, suppliers and materialmen and reciting that all bills for work to the subject property which could serve as basis for mechanics liens have been paid or will be paid at closing time.

12. PLACE OF CLOSING: Closing shall be held at the office of the Seller's attorney or as otherwise agreed upon.

13. TIME IS OF THE ESSENCE: Time is of the essence of this Sale and Purchase Agreement.

14. DOCUMENTS FOR CLOSING: Seller's attorney shall prepare deed, note, mortgage, Seller's affidavit, any corrective instruments required for perfecting the title, and closing statement and submit copies of same to Buyer's attorney, and copy of closing statement to the broker, at least two days prior to scheduled closing date.

15. EXPENSES: State documentary stamps required on the instrument of conveyance and the cost of recording any corrective instruments shall be paid by the Seller. Documentary stamps to be affixed to the note secured by the purchase money mortgage, intangible tax on the mortgage, and the cost of recording the deed and purchasing money mortgage shall be paid by the Buyer.

16. INSURANCE: If insurance is to be prorated, the Seller shall on or before the closing date, furnish to Buyer all insurance policies or copies thereof.

17. RISK OF LOSS: If the improvements are damaged by fire or casualty before delivery of the deed and can be restored to substantially the same condition as now within a period of 60 days thereafter, Seller shall so restore the improvements and the closing date and date of delivery of possession hereinbefore provided shall be extended accordingly. If Seller fails to do so, the Buyer shall have the option of (1) taking the property as is, together with insurance proceeds, if any, or (2) cancelling the contract, and all deposits shall be forthwith returned to the Buyer and all parties shall be released of any and all obligations and liability.

18. MAINTENANCE: Between the date of the contract and the date of closing, the property, including lawn, shrubbery and pool, if any, shall be maintained by the Seller in the condition as it existed as of the date of the contract, ordinary wear and tear excepted.

19. CLOSING DATE: This contract shall be closed and the deed and possession shall be delivered on or before the 1st day of May, 1998, unless extended by other provisions of this contract.

20. TYPEWRITTEN OR HANDWRITTEN PROVISIONS: Typewritten or handwritten provisions inserted in this form shall control all printed provisions in conflict therewith.

21. OTHER AGREEMENTS: No agreements or representations, unless incorporated in this contract, shall be binding upon any of the parties.

22. RADON GAS DISCLOSURE. As required by law, (Landlord) (Seller) makes the following disclosure: "Radon Gas" is a naturally occurring radioactive gas that, when it has accumulated in a building in sufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that exceed federal and state guidelines have been found in buildings in _____ . Additional information regarding radon and radon testing may be obtained from your county public health unit.

23. LEAD PAINT CLAUSE. "Every purchaser of any interest in residential real property on which a residential dwelling was built prior to 1978 is notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities, reduced intelligence quotient, behavioral problems and impaired memory. Lead poisoning also poses a particular risk to pregnant women. The seller of any interest in residential real estate is required to provide the buyer with any information on lead-based paint hazards from risk assessments or inspection in the seller's possession and notify the buyer of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase."

24. SPECIAL CLAUSES: William and Jill Taylor have purchased property on contract. Mortgage loan shall be paid to Jerry A. and/or Maryln L. Stidham.

COMMISSION TO BROKER: The Seller hereby recognizes No Broker (contract sale) as the Broker in this transaction, and agrees to pay as commission X % of the gross sales price, the sum of _____ Dollars (\$ _____) or one-half of the deposit in case same is forfeited by the Buyer through failure to perform, as compensation for services rendered, provided same does not exceed the full amount of the commission.

WITNESSED BY:

Jerry L. Lamer 5-1-98
Witness Date

Betsy J. Lamer 5-1-98
Witness Date

Jill A. Taylor 5-01-98
Buyer Date

Maryln L. Stidham 5-01-98
Seller Date

\$2/14/90
Mikie Dobrzynski

Loan Analysis

----- Original -----						
Loan Date	Type	Balance	# Payments	Interest Rate		
5/1/98	MONTHLY	\$78,899.53	342	7.625%		
Pmt #	Date	Int. Rate	Payment	Principal	Interest	Balance Due
0	5/1/98					\$78,899.53
1	6/1/98	7.625%	\$566.24	\$64.89	\$501.34	\$78,834.64
2	7/1/98	7.625%	\$566.24	\$65.31	\$500.93	\$78,769.33
3	8/1/98	7.625%	\$566.24	\$65.72	\$500.51	\$78,703.61
4	9/1/98	7.625%	\$566.24	\$66.14	\$500.10	\$78,637.47
5	10/1/98	7.625%	\$566.24	\$66.56	\$499.68	\$78,570.91
6	11/1/98	7.625%	\$566.24	\$66.98	\$499.25	\$78,503.93
7	12/1/98	7.625%	\$566.24	\$67.41	\$498.83	\$78,436.52
8	1/1/99	7.625%	\$566.24	\$67.84	\$498.40	\$78,368.68
9	2/1/99	7.625%	\$566.24	\$68.27	\$497.97	\$78,300.41
10	3/1/99	7.625%	\$566.24	\$68.70	\$497.53	\$78,231.71
11	4/1/99	7.625%	\$566.24	\$69.14	\$497.10	\$78,162.58
12	5/1/99	7.625%	\$566.24	\$69.58	\$496.66	\$78,093.00
13	6/1/99	7.625%	\$566.24	\$70.02	\$496.22	\$78,022.98
14	7/1/99	7.625%	\$566.24	\$70.46	\$495.77	\$77,952.52
15	8/1/99	7.625%	\$566.24	\$70.91	\$495.32	\$77,881.60
16	9/1/99	7.625%	\$566.24	\$71.36	\$494.87	\$77,810.24
17	10/1/99	7.625%	\$566.24	\$71.82	\$494.42	\$77,738.43
18	11/1/99	7.625%	\$566.24	\$72.27	\$493.96	\$77,666.15
19	12/1/99	7.625%	\$566.24	\$72.73	\$493.50	\$77,593.42
20	1/1/100	7.625%	\$566.24	\$73.19	\$493.04	\$77,520.23
21	2/1/100	7.625%	\$566.24	\$73.66	\$492.58	\$77,446.57
22	3/1/100	7.625%	\$566.24	\$74.13	\$492.11	\$77,372.44
23	4/1/100	7.625%	\$566.24	\$74.60	\$491.64	\$77,297.85
24	5/1/100	7.625%	\$566.24	\$75.07	\$491.16	\$77,222.77
25	6/1/100	7.625%	\$566.24	\$75.55	\$490.69	\$77,147.23
26	7/1/100	7.625%	\$566.24	\$76.03	\$490.21	\$77,071.20
27	8/1/100	7.625%	\$566.24	\$76.51	\$489.72	\$76,994.69
28	9/1/100	7.625%	\$566.24	\$77.00	\$489.24	\$76,917.69
29	10/1/100	7.625%	\$566.24	\$77.49	\$488.75	\$76,840.20
30	11/1/100	7.625%	\$566.24	\$77.98	\$488.26	\$76,762.22
31	12/1/100	7.625%	\$566.24	\$78.48	\$487.76	\$76,683.75
32	1/1/101	7.625%	\$566.24	\$78.97	\$487.26	\$76,604.77
33	2/1/101	7.625%	\$566.24	\$79.48	\$486.76	\$76,525.30
34	3/1/101	7.625%	\$566.24	\$79.98	\$486.25	\$76,445.32
35	4/1/101	7.625%	\$566.24	\$80.49	\$485.75	\$76,364.83
36	5/1/101	7.625%	\$566.24	\$81.00	\$485.23	\$76,283.83
37	6/1/101	7.625%	\$566.24	\$81.51	\$484.72	\$76,202.31
38	7/1/101	7.625%	\$566.24	\$82.03	\$484.20	\$76,120.28
39	8/1/101	7.625%	\$566.24	\$82.55	\$483.68	\$76,037.72
40	9/1/101	7.625%	\$566.24	\$83.08	\$483.16	\$75,954.65
41	10/1/101	7.625%	\$566.24	\$83.61	\$482.63	\$75,871.04
42	11/1/101	7.625%	\$566.24	\$84.14	\$482.10	\$75,786.90
43	12/1/101	7.625%	\$566.24	\$84.67	\$481.56	\$75,702.23
44	1/1/102	7.625%	\$566.24	\$85.21	\$481.02	\$75,617.02
45	2/1/102	7.625%	\$566.24	\$85.75	\$480.48	\$75,531.27
46	3/1/102	7.625%	\$566.24	\$86.30	\$479.94	\$75,444.97
47	4/1/102	7.625%	\$566.24	\$86.85	\$479.39	\$75,358.12
48	5/1/102	7.625%	\$566.24	\$87.40	\$478.84	\$75,270.73
49	6/1/102	7.625%	\$566.24	\$87.95	\$478.28	\$75,182.78
50	7/1/102	7.625%	\$566.24	\$88.51	\$477.72	\$75,094.26
51	8/1/102	7.625%	\$566.24	\$89.07	\$477.16	\$75,005.19



12/14/90
Mikie Dobrzynski

Loan Analysis

Pmt #	Date	Int. Rate	Payment	Principal	Interest	Balance Due
52	9/1/102	7.625%	\$566.24	\$89.64	\$476.60	\$74,915.55
53	10/1/102	7.625%	\$566.24	\$90.21	\$476.03	\$74,825.34
54	11/1/102	7.625%	\$566.24	\$90.78	\$475.45	\$74,734.56
55	12/1/102	7.625%	\$566.24	\$91.36	\$474.88	\$74,643.20
56	1/1/103	7.625%	\$566.24	\$91.94	\$474.30	\$74,551.26
57	2/1/103	7.625%	\$566.24	\$92.52	\$473.71	\$74,458.74
58	3/1/103	7.625%	\$566.24	\$93.11	\$473.12	\$74,365.63
59	4/1/103	7.625%	\$566.24	\$93.70	\$472.53	\$74,271.92
60	5/1/103	7.625%	\$566.24	\$94.30	\$471.94	\$74,177.62
61	6/1/103	7.625%	\$566.24	\$94.90	\$471.34	\$74,082.72
62	7/1/103	7.625%	\$566.24	\$95.50	\$470.73	\$73,987.22
63	8/1/103	7.625%	\$566.24	\$96.11	\$470.13	\$73,891.12
64	9/1/103	7.625%	\$566.24	\$96.72	\$469.52	\$73,794.40
65	10/1/103	7.625%	\$566.24	\$97.33	\$468.90	\$73,697.06
66	11/1/103	7.625%	\$566.24	\$97.95	\$468.28	\$73,599.11
67	12/1/103	7.625%	\$566.24	\$98.57	\$467.66	\$73,500.54
68	1/1/104	7.625%	\$566.24	\$99.20	\$467.03	\$73,401.34
69	2/1/104	7.625%	\$566.24	\$99.83	\$466.40	\$73,301.51
70	3/1/104	7.625%	\$566.24	\$100.47	\$465.77	\$73,201.04
71	4/1/104	7.625%	\$566.24	\$101.10	\$465.13	\$73,099.94
72	5/1/104	7.625%	\$566.24	\$101.75	\$464.49	\$72,998.19
73	6/1/104	7.625%	\$566.24	\$102.39	\$463.84	\$72,895.80
74	7/1/104	7.625%	\$566.24	\$103.04	\$463.19	\$72,792.76
75	8/1/104	7.625%	\$566.24	\$103.70	\$462.54	\$72,689.06
76	9/1/104	7.625%	\$566.24	\$104.36	\$461.88	\$72,584.70
77	10/1/104	7.625%	\$566.24	\$105.02	\$461.22	\$72,479.68
78	11/1/104	7.625%	\$566.24	\$105.69	\$460.55	\$72,374.00
79	12/1/104	7.625%	\$566.24	\$106.36	\$459.88	\$72,267.64
80	1/1/105	7.625%	\$566.24	\$107.03	\$459.20	\$72,160.60
81	2/1/105	7.625%	\$566.24	\$107.71	\$458.52	\$72,052.89
82	3/1/105	7.625%	\$566.24	\$108.40	\$457.84	\$71,944.49
83	4/1/105	7.625%	\$566.24	\$109.09	\$457.15	\$71,835.40
84	5/1/105	7.625%	\$566.24	\$109.78	\$456.45	\$71,725.62
85	6/1/105	7.625%	\$566.24	\$110.48	\$455.76	\$71,615.14
86	7/1/105	7.625%	\$566.24	\$111.18	\$455.05	\$71,503.96
87	8/1/105	7.625%	\$566.24	\$111.89	\$454.35	\$71,392.08
88	9/1/105	7.625%	\$566.24	\$112.60	\$453.64	\$71,279.48
89	10/1/105	7.625%	\$566.24	\$113.31	\$452.92	\$71,166.16
90	11/1/105	7.625%	\$566.24	\$114.03	\$452.20	\$71,052.13
91	12/1/105	7.625%	\$566.24	\$114.76	\$451.48	\$70,937.37
92	1/1/106	7.625%	\$566.24	\$115.49	\$450.75	\$70,821.89
93	2/1/106	7.625%	\$566.24	\$116.22	\$450.01	\$70,705.66
94	3/1/106	7.625%	\$566.24	\$116.96	\$449.28	\$70,588.71
95	4/1/106	7.625%	\$566.24	\$117.70	\$448.53	\$70,471.00
96	5/1/106	7.625%	\$566.24	\$118.45	\$447.78	\$70,352.55
97	6/1/106	7.625%	\$566.24	\$119.20	\$447.03	\$70,233.35
98	7/1/106	7.625%	\$566.24	\$119.96	\$446.27	\$70,113.39
99	8/1/106	7.625%	\$566.24	\$120.72	\$445.51	\$69,992.67
100	9/1/106	7.625%	\$566.24	\$121.49	\$444.75	\$69,871.18
101	10/1/106	7.625%	\$566.24	\$122.26	\$443.97	\$69,748.91
102	11/1/106	7.625%	\$566.24	\$123.04	\$443.20	\$69,625.87
103	12/1/106	7.625%	\$566.24	\$123.82	\$442.41	\$69,502.05
104	1/1/107	7.625%	\$566.24	\$124.61	\$441.63	\$69,377.45
105	2/1/107	7.625%	\$566.24	\$125.40	\$440.84	\$69,252.05
106	3/1/107	7.625%	\$566.24	\$126.20	\$440.04	\$69,125.85
107	4/1/107	7.625%	\$566.24	\$127.00	\$439.24	\$68,998.85



Pmt #	Date	Int. Rate	Payment	Principal	Interest	Balance Due
108	5/1/107	7.625%	\$566.24	\$127.80	\$438.43	\$68,871.05
109	6/1/107	7.625%	\$566.24	\$128.62	\$437.62	\$68,742.43
110	7/1/107	7.625%	\$566.24	\$129.43	\$436.80	\$68,613.00
111	8/1/107	7.625%	\$566.24	\$130.26	\$435.98	\$68,482.74
112	9/1/107	7.625%	\$566.24	\$131.08	\$435.15	\$68,351.66
113	10/1/107	7.625%	\$566.24	\$131.92	\$434.32	\$68,219.74
114	11/1/107	7.625%	\$566.24	\$132.76	\$433.48	\$68,086.98
115	12/1/107	7.625%	\$566.24	\$133.60	\$432.64	\$67,953.39
116	1/1/108	7.625%	\$566.24	\$134.45	\$431.79	\$67,818.94
117	2/1/108	7.625%	\$566.24	\$135.30	\$430.93	\$67,683.64
118	3/1/108	7.625%	\$566.24	\$136.16	\$430.07	\$67,547.47
119	4/1/108	7.625%	\$566.24	\$137.03	\$429.21	\$67,410.45
120	5/1/108	7.625%	\$566.24	\$137.90	\$428.34	\$67,272.55
121	6/1/108	7.625%	\$566.24	\$138.77	\$427.46	\$67,133.77
122	7/1/108	7.625%	\$566.24	\$139.66	\$426.58	\$66,994.12
123	8/1/108	7.625%	\$566.24	\$140.54	\$425.69	\$66,853.58
124	9/1/108	7.625%	\$566.24	\$141.44	\$424.80	\$66,712.14
125	10/1/108	7.625%	\$566.24	\$142.33	\$423.90	\$66,569.80
126	11/1/108	7.625%	\$566.24	\$143.24	\$423.00	\$66,426.56
127	12/1/108	7.625%	\$566.24	\$144.15	\$422.09	\$66,282.41
128	1/1/109	7.625%	\$566.24	\$145.07	\$421.17	\$66,137.35
129	2/1/109	7.625%	\$566.24	\$145.99	\$420.25	\$65,991.36
130	3/1/109	7.625%	\$566.24	\$146.91	\$419.32	\$65,844.45
131	4/1/109	7.625%	\$566.24	\$147.85	\$418.39	\$65,696.60
132	5/1/109	7.625%	\$566.24	\$148.79	\$417.45	\$65,547.81
133	6/1/109	7.625%	\$566.24	\$149.73	\$416.50	\$65,398.08
134	7/1/109	7.625%	\$566.24	\$150.68	\$415.55	\$65,247.39
135	8/1/109	7.625%	\$566.24	\$151.64	\$414.59	\$65,095.75
136	9/1/109	7.625%	\$566.24	\$152.61	\$413.63	\$64,943.14
137	10/1/109	7.625%	\$566.24	\$153.58	\$412.66	\$64,789.57
138	11/1/109	7.625%	\$566.24	\$154.55	\$411.68	\$64,635.02
139	12/1/109	7.625%	\$566.24	\$155.53	\$410.70	\$64,479.48
140	1/1/110	7.625%	\$566.24	\$156.52	\$409.71	\$64,322.96
141	2/1/110	7.625%	\$566.24	\$157.52	\$408.72	\$64,165.45
142	3/1/110	7.625%	\$566.24	\$158.52	\$407.72	\$64,006.93
143	4/1/110	7.625%	\$566.24	\$159.52	\$406.71	\$63,847.41
144	5/1/110	7.625%	\$566.24	\$160.54	\$405.70	\$63,686.87
145	6/1/110	7.625%	\$566.24	\$161.56	\$404.68	\$63,525.31
146	7/1/110	7.625%	\$566.24	\$162.58	\$403.65	\$63,362.72
147	8/1/110	7.625%	\$566.24	\$163.62	\$402.62	\$63,199.11
148	9/1/110	7.625%	\$566.24	\$164.66	\$401.58	\$63,034.45
149	10/1/110	7.625%	\$566.24	\$165.70	\$400.53	\$62,868.75
150	11/1/110	7.625%	\$566.24	\$166.76	\$399.48	\$62,701.99
151	12/1/110	7.625%	\$566.24	\$167.82	\$398.42	\$62,534.17
152	1/1/111	7.625%	\$566.24	\$168.88	\$397.35	\$62,365.29
153	2/1/111	7.625%	\$566.24	\$169.96	\$396.28	\$62,195.34
154	3/1/111	7.625%	\$566.24	\$171.04	\$395.20	\$62,024.30
155	4/1/111	7.625%	\$566.24	\$172.12	\$394.11	\$61,852.18
156	5/1/111	7.625%	\$566.24	\$173.22	\$393.02	\$61,678.96
157	6/1/111	7.625%	\$566.24	\$174.32	\$391.92	\$61,504.64
158	7/1/111	7.625%	\$566.24	\$175.42	\$390.81	\$61,329.22
159	8/1/111	7.625%	\$566.24	\$176.54	\$389.70	\$61,152.68
160	9/1/111	7.625%	\$566.24	\$177.66	\$388.57	\$60,975.02
161	10/1/111	7.625%	\$566.24	\$178.79	\$387.45	\$60,796.23
162	11/1/111	7.625%	\$566.24	\$179.93	\$386.31	\$60,616.31
163	12/1/111	7.625%	\$566.24	\$181.07	\$385.17	\$60,435.24



12/14/90
Mikie Dobrzynski

Loan Analysis

Pmt #	Date	Int. Rate	Payment	Principal	Interest	Balance Due
164	1/1/112	7.625%	\$566.24	\$182.22	\$384.02	\$60,253.02
165	2/1/112	7.625%	\$566.24	\$183.38	\$382.86	\$60,069.64
166	3/1/112	7.625%	\$566.24	\$184.54	\$381.69	\$59,885.10
167	4/1/112	7.625%	\$566.24	\$185.72	\$380.52	\$59,699.38
168	5/1/112	7.625%	\$566.24	\$186.90	\$379.34	\$59,512.49
169	6/1/112	7.625%	\$566.24	\$188.08	\$378.15	\$59,324.40
170	7/1/112	7.625%	\$566.24	\$189.28	\$376.96	\$59,135.13
171	8/1/112	7.625%	\$566.24	\$190.48	\$375.75	\$58,944.65
172	9/1/112	7.625%	\$566.24	\$191.69	\$374.54	\$58,752.95
173	10/1/112	7.625%	\$566.24	\$192.91	\$373.33	\$58,560.05
174	11/1/112	7.625%	\$566.24	\$194.13	\$372.10	\$58,365.91
175	12/1/112	7.625%	\$566.24	\$195.37	\$370.87	\$58,170.54
176	1/1/113	7.625%	\$566.24	\$196.61	\$369.63	\$57,973.93
177	2/1/113	7.625%	\$566.24	\$197.86	\$368.38	\$57,776.07
178	3/1/113	7.625%	\$566.24	\$199.12	\$367.12	\$57,576.96
179	4/1/113	7.625%	\$566.24	\$200.38	\$365.85	\$57,376.58
180	5/1/113	7.625%	\$566.24	\$201.65	\$364.58	\$57,174.92
181	6/1/113	7.625%	\$566.24	\$202.94	\$363.30	\$56,971.99
182	7/1/113	7.625%	\$566.24	\$204.23	\$362.01	\$56,767.76
183	8/1/113	7.625%	\$566.24	\$205.52	\$360.71	\$56,562.24
184	9/1/113	7.625%	\$566.24	\$206.83	\$359.41	\$56,355.41
185	10/1/113	7.625%	\$566.24	\$208.14	\$358.09	\$56,147.26
186	11/1/113	7.625%	\$566.24	\$209.47	\$356.77	\$55,937.80
187	12/1/113	7.625%	\$566.24	\$210.80	\$355.44	\$55,727.00
188	1/1/114	7.625%	\$566.24	\$212.14	\$354.10	\$55,514.87
189	2/1/114	7.625%	\$566.24	\$213.48	\$352.75	\$55,301.38
190	3/1/114	7.625%	\$566.24	\$214.84	\$351.39	\$55,086.54
191	4/1/114	7.625%	\$566.24	\$216.21	\$350.03	\$54,870.33
192	5/1/114	7.625%	\$566.24	\$217.58	\$348.66	\$54,652.75
193	6/1/114	7.625%	\$566.24	\$218.96	\$347.27	\$54,433.79
194	7/1/114	7.625%	\$566.24	\$220.35	\$345.88	\$54,213.44
195	8/1/114	7.625%	\$566.24	\$221.75	\$344.48	\$53,991.68
196	9/1/114	7.625%	\$566.24	\$223.16	\$343.07	\$53,768.52
197	10/1/114	7.625%	\$566.24	\$224.58	\$341.65	\$53,543.94
198	11/1/114	7.625%	\$566.24	\$226.01	\$340.23	\$53,317.93
199	12/1/114	7.625%	\$566.24	\$227.44	\$338.79	\$53,090.49
200	1/1/115	7.625%	\$566.24	\$228.89	\$337.35	\$52,861.60
201	2/1/115	7.625%	\$566.24	\$230.34	\$335.89	\$52,631.26
202	3/1/115	7.625%	\$566.24	\$231.81	\$334.43	\$52,399.45
203	4/1/115	7.625%	\$566.24	\$233.28	\$332.95	\$52,166.17
204	5/1/115	7.625%	\$566.24	\$234.76	\$331.47	\$51,931.41
205	6/1/115	7.625%	\$566.24	\$236.25	\$329.98	\$51,695.15
206	7/1/115	7.625%	\$566.24	\$237.76	\$328.48	\$51,457.40
207	8/1/115	7.625%	\$566.24	\$239.27	\$326.97	\$51,218.13
208	9/1/115	7.625%	\$566.24	\$240.79	\$325.45	\$50,977.34
209	10/1/115	7.625%	\$566.24	\$242.32	\$323.92	\$50,735.03
210	11/1/115	7.625%	\$566.24	\$243.86	\$322.38	\$50,491.17
211	12/1/115	7.625%	\$566.24	\$245.41	\$320.83	\$50,245.77
212	1/1/116	7.625%	\$566.24	\$246.97	\$319.27	\$49,998.80
213	2/1/116	7.625%	\$566.24	\$248.53	\$317.70	\$49,750.27
214	3/1/116	7.625%	\$566.24	\$250.11	\$316.12	\$49,500.15
215	4/1/116	7.625%	\$566.24	\$251.70	\$314.53	\$49,248.45
216	5/1/116	7.625%	\$566.24	\$253.30	\$312.93	\$48,995.15
217	6/1/116	7.625%	\$566.24	\$254.91	\$311.32	\$48,740.24
218	7/1/116	7.625%	\$566.24	\$256.53	\$309.70	\$48,483.70
219	8/1/116	7.625%	\$566.24	\$258.16	\$308.07	\$48,225.54

Pmt #	Date	Int. Rate	Payment	Principal	Interest	Balance Due
220	9/1/116	7.625%	\$566.24	\$259.80	\$306.43	\$47,965.74
221	10/1/116	7.625%	\$566.24	\$261.45	\$304.78	\$47,704.29
222	11/1/116	7.625%	\$566.24	\$263.11	\$303.12	\$47,441.17
223	12/1/116	7.625%	\$566.24	\$264.79	\$301.45	\$47,176.39
224	1/1/117	7.625%	\$566.24	\$266.47	\$299.77	\$46,909.92
225	2/1/117	7.625%	\$566.24	\$268.16	\$298.07	\$46,641.76
226	3/1/117	7.625%	\$566.24	\$269.87	\$296.37	\$46,371.89
227	4/1/117	7.625%	\$566.24	\$271.58	\$294.65	\$46,100.31
228	5/1/117	7.625%	\$566.24	\$273.31	\$292.93	\$45,827.01
229	6/1/117	7.625%	\$566.24	\$275.04	\$291.19	\$45,551.96
230	7/1/117	7.625%	\$566.24	\$276.79	\$289.44	\$45,275.17
231	8/1/117	7.625%	\$566.24	\$278.55	\$287.69	\$44,996.62
232	9/1/117	7.625%	\$566.24	\$280.32	\$285.92	\$44,716.31
233	10/1/117	7.625%	\$566.24	\$282.10	\$284.13	\$44,434.21
234	11/1/117	7.625%	\$566.24	\$283.89	\$282.34	\$44,150.31
235	12/1/117	7.625%	\$566.24	\$285.70	\$280.54	\$43,864.62
236	1/1/118	7.625%	\$566.24	\$287.51	\$278.72	\$43,577.10
237	2/1/118	7.625%	\$566.24	\$289.34	\$276.90	\$43,287.77
238	3/1/118	7.625%	\$566.24	\$291.18	\$275.06	\$42,996.59
239	4/1/118	7.625%	\$566.24	\$293.03	\$273.21	\$42,703.56
240	5/1/118	7.625%	\$566.24	\$294.89	\$271.35	\$42,408.67
241	6/1/118	7.625%	\$566.24	\$296.76	\$269.47	\$42,111.91
242	7/1/118	7.625%	\$566.24	\$298.65	\$267.59	\$41,813.26
243	8/1/118	7.625%	\$566.24	\$300.55	\$265.69	\$41,512.71
244	9/1/118	7.625%	\$566.24	\$302.46	\$263.78	\$41,210.26
245	10/1/118	7.625%	\$566.24	\$304.38	\$261.86	\$40,905.88
246	11/1/118	7.625%	\$566.24	\$306.31	\$259.92	\$40,599.57
247	12/1/118	7.625%	\$566.24	\$308.26	\$257.98	\$40,291.31
248	1/1/119	7.625%	\$566.24	\$310.22	\$256.02	\$39,981.09
249	2/1/119	7.625%	\$566.24	\$312.19	\$254.05	\$39,668.90
250	3/1/119	7.625%	\$566.24	\$314.17	\$252.06	\$39,354.73
251	4/1/119	7.625%	\$566.24	\$316.17	\$250.07	\$39,038.56
252	5/1/119	7.625%	\$566.24	\$318.18	\$248.06	\$38,720.38
253	6/1/119	7.625%	\$566.24	\$320.20	\$246.04	\$38,400.18
254	7/1/119	7.625%	\$566.24	\$322.23	\$244.00	\$38,077.95
255	8/1/119	7.625%	\$566.24	\$324.28	\$241.95	\$37,753.67
256	9/1/119	7.625%	\$566.24	\$326.34	\$239.89	\$37,427.33
257	10/1/119	7.625%	\$566.24	\$328.42	\$237.82	\$37,098.91
258	11/1/119	7.625%	\$566.24	\$330.50	\$235.73	\$36,768.41
259	12/1/119	7.625%	\$566.24	\$332.60	\$233.63	\$36,435.81
260	1/1/120	7.625%	\$566.24	\$334.72	\$231.52	\$36,101.09
261	2/1/120	7.625%	\$566.24	\$336.84	\$229.39	\$35,764.25
262	3/1/120	7.625%	\$566.24	\$338.98	\$227.25	\$35,425.26
263	4/1/120	7.625%	\$566.24	\$341.14	\$225.10	\$35,084.13
264	5/1/120	7.625%	\$566.24	\$343.30	\$222.93	\$34,740.82
265	6/1/120	7.625%	\$566.24	\$345.49	\$220.75	\$34,395.34
266	7/1/120	7.625%	\$566.24	\$347.68	\$218.55	\$34,047.66
267	8/1/120	7.625%	\$566.24	\$349.89	\$216.34	\$33,697.77
268	9/1/120	7.625%	\$566.24	\$352.11	\$214.12	\$33,345.65
269	10/1/120	7.625%	\$566.24	\$354.35	\$211.88	\$32,991.30
270	11/1/120	7.625%	\$566.24	\$356.60	\$209.63	\$32,634.70
271	12/1/120	7.625%	\$566.24	\$358.87	\$207.37	\$32,275.83
272	1/1/121	7.625%	\$566.24	\$361.15	\$205.09	\$31,914.68
273	2/1/121	7.625%	\$566.24	\$363.44	\$202.79	\$31,551.24
274	3/1/121	7.625%	\$566.24	\$365.75	\$200.48	\$31,185.48
275	4/1/121	7.625%	\$566.24	\$368.08	\$198.16	\$30,817.41



Pmt #	Date	Int. Rate	Payment	Principal	Interest	Balance Due
276	5/1/121	7.625%	\$566.24	\$370.42	\$195.82	\$30,446.99
277	6/1/121	7.625%	\$566.24	\$372.77	\$193.47	\$30,074.22
278	7/1/121	7.625%	\$566.24	\$375.14	\$191.10	\$29,699.08
279	8/1/121	7.625%	\$566.24	\$377.52	\$188.71	\$29,321.56
280	9/1/121	7.625%	\$566.24	\$379.92	\$186.31	\$28,941.64
281	10/1/121	7.625%	\$566.24	\$382.34	\$183.90	\$28,559.30
282	11/1/121	7.625%	\$566.24	\$384.76	\$181.47	\$28,174.54
283	12/1/121	7.625%	\$566.24	\$387.21	\$179.03	\$27,787.33
284	1/1/122	7.625%	\$566.24	\$389.67	\$176.57	\$27,397.66
285	2/1/122	7.625%	\$566.24	\$392.15	\$174.09	\$27,005.51
286	3/1/122	7.625%	\$566.24	\$394.64	\$171.60	\$26,610.88
287	4/1/122	7.625%	\$566.24	\$397.15	\$169.09	\$26,213.73
288	5/1/122	7.625%	\$566.24	\$399.67	\$166.57	\$25,814.06
289	6/1/122	7.625%	\$566.24	\$402.21	\$164.03	\$25,411.85
290	7/1/122	7.625%	\$566.24	\$404.76	\$161.47	\$25,007.09
291	8/1/122	7.625%	\$566.24	\$407.34	\$158.90	\$24,599.76
292	9/1/122	7.625%	\$566.24	\$409.92	\$156.31	\$24,189.83
293	10/1/122	7.625%	\$566.24	\$412.53	\$153.71	\$23,777.30
294	11/1/122	7.625%	\$566.24	\$415.15	\$151.08	\$23,362.15
295	12/1/122	7.625%	\$566.24	\$417.79	\$148.45	\$22,944.36
296	1/1/123	7.625%	\$566.24	\$420.44	\$145.79	\$22,523.92
297	2/1/123	7.625%	\$566.24	\$423.11	\$143.12	\$22,100.81
298	3/1/123	7.625%	\$566.24	\$425.80	\$140.43	\$21,675.00
299	4/1/123	7.625%	\$566.24	\$428.51	\$137.73	\$21,246.50
300	5/1/123	7.625%	\$566.24	\$431.23	\$135.00	\$20,815.26
301	6/1/123	7.625%	\$566.24	\$433.97	\$132.26	\$20,381.29
302	7/1/123	7.625%	\$566.24	\$436.73	\$129.51	\$19,944.56
303	8/1/123	7.625%	\$566.24	\$439.50	\$126.73	\$19,505.06
304	9/1/123	7.625%	\$566.24	\$442.30	\$123.94	\$19,062.76
305	10/1/123	7.625%	\$566.24	\$445.11	\$121.13	\$18,617.66
306	11/1/123	7.625%	\$566.24	\$447.94	\$118.30	\$18,169.72
307	12/1/123	7.625%	\$566.24	\$450.78	\$115.45	\$17,718.94
308	1/1/124	7.625%	\$566.24	\$453.65	\$112.59	\$17,265.29
309	2/1/124	7.625%	\$566.24	\$456.53	\$109.71	\$16,808.77
310	3/1/124	7.625%	\$566.24	\$459.43	\$106.81	\$16,349.34
311	4/1/124	7.625%	\$566.24	\$462.35	\$103.89	\$15,886.99
312	5/1/124	7.625%	\$566.24	\$465.29	\$100.95	\$15,421.70
313	6/1/124	7.625%	\$566.24	\$468.24	\$97.99	\$14,953.46
314	7/1/124	7.625%	\$566.24	\$471.22	\$95.02	\$14,482.24
315	8/1/124	7.625%	\$566.24	\$474.21	\$92.02	\$14,008.03
316	9/1/124	7.625%	\$566.24	\$477.23	\$89.01	\$13,530.80
317	10/1/124	7.625%	\$566.24	\$480.26	\$85.98	\$13,050.54
318	11/1/124	7.625%	\$566.24	\$483.31	\$82.93	\$12,567.23
319	12/1/124	7.625%	\$566.24	\$486.38	\$79.85	\$12,080.85
320	1/1/125	7.625%	\$566.24	\$489.47	\$76.76	\$11,591.38
321	2/1/125	7.625%	\$566.24	\$492.58	\$73.65	\$11,098.80
322	3/1/125	7.625%	\$566.24	\$495.71	\$70.52	\$10,603.09
323	4/1/125	7.625%	\$566.24	\$498.86	\$67.37	\$10,104.23
324	5/1/125	7.625%	\$566.24	\$502.03	\$64.20	\$9,602.20
325	6/1/125	7.625%	\$566.24	\$505.22	\$61.01	\$9,096.98
326	7/1/125	7.625%	\$566.24	\$508.43	\$57.80	\$8,588.54
327	8/1/125	7.625%	\$566.24	\$511.66	\$54.57	\$8,076.88
328	9/1/125	7.625%	\$566.24	\$514.91	\$51.32	\$7,561.97
329	10/1/125	7.625%	\$566.24	\$518.18	\$48.05	\$7,043.78
330	11/1/125	7.625%	\$566.24	\$521.48	\$44.76	\$6,522.31
331	12/1/125	7.625%	\$566.24	\$524.79	\$41.44	\$5,997.52

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Mikie Dobrzynski

Loan Analysis

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Pmt #	Date	Int. Rate	Payment	Principal	Interest	Balance Due
332	1/1/126	7.625%	\$566.24	\$528.13	\$38.11	\$5,469.39
333	2/1/126	7.625%	\$566.24	\$531.48	\$34.75	\$4,937.91
334	3/1/126	7.625%	\$566.24	\$534.86	\$31.38	\$4,403.05
335	4/1/126	7.625%	\$566.24	\$538.26	\$27.98	\$3,864.79
336	5/1/126	7.625%	\$566.24	\$541.68	\$24.56	\$3,323.12
337	6/1/126	7.625%	\$566.24	\$545.12	\$21.12	\$2,778.00
338	7/1/126	7.625%	\$566.24	\$548.58	\$17.65	\$2,229.41
339	8/1/126	7.625%	\$566.24	\$552.07	\$14.17	\$1,677.34
340	9/1/126	7.625%	\$566.24	\$555.58	\$10.66	\$1,121.77
341	10/1/126	7.625%	\$566.24	\$559.11	\$7.13	\$562.66
342	11/1/126	7.625%	\$566.24	\$562.66	\$3.58	\$0.00

