

EUREKA COUNTY, NV

2018-236283

Rec:\$35.00

Total:\$35.00

10/29/2018 09:00 AM

HELGA S LLONA

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LISA HOEHNE, RECORDER

CONTRACT FOR DEED

**THIS AGREEMENT dated on 20th day of October 2018, BETWEEN:
Helga S. Llona of 3299 W. Gleason Creek Drive, Ely, NV 89301, United States
(the "Seller") OF THE FIRST PART AND Frank Baird of 591 El Gato Road,
Eureka, Nevada, 89316, United States (the "Purchaser") OF THE SECOND PART**

IN CONSIDERATION OF the covenants and agreements contained in this Agreement and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties to this Agreement agree as follows:

Sale of Property

1. On the 20th day of October, 2018, the Seller, for and in consideration of the sum of \$85,000.00, does hereby convey and grant with warranty covenants to the Purchaser, all of the following lands and property, together with all improvements located on the property:

591 El Gato Road, Eureka, Nevada 89316 or AKA:

Parcel F as shown on that certain Parcel Map for E.A. and L.C. Rasmussen filed in the office of the County Recorder of Eureka County, State of Nevada, on February 15, 1989, as File NO. 126447, being a portion of Parcel "D" of Parcel Map, Document No. 115500, E1/2 Section 17, TOWNSHIP 20 NORTH, RANGE 53 EAST,

M.D.B.&M.

EXCEPTING THEREFROM an undivided on-half interest in and to all of their right, title and interest in the mineral rights lying in and under said land as reserved by Earl A. Rasmussen and Lavernia C. Rasmussen, as Co-Trustees of the RASMUSSEN TRUST, in deed recorded July 11, 1996, in Book 297, Page 485, Official Records, Eureka County, Nevada.

See attached Exhibits "A", "B", and "C".

Purchase Price \$85,000.00. The Purchaser agrees to pay \$5000.00 upon execution of this Agreement and the balance of the Purchase Price being payable in monthly installments of \$719.06, due on the 1st of each month, beginning on December 1, 2018 until the Purchase Price is paid in full.

Interest Charges

3. Interest of 7% per year will be as this is a new transaction and Seller will pay the penalty if any.

Lump Sum Payments

4. Lump sum payments may be made at any time, without penalty, to reduce the principal amount of the Purchase Price outstanding.

Property Taxes and Assessments

5. For the duration of this Agreement, the Purchaser will be responsible for all taxes, and assessments levied against the Premises.

Insurance

6. The Purchaser is responsible for insuring the Seller's contents and furnishings in or about the Premises against both damage and loss and the Purchaser assumes liability for any such damage or loss.

7. The Purchaser is hereby advised and understands that the personal property of the Purchaser is not insured by the Seller for either damage or loss, and the Seller assumes no responsibility for any such damage or loss. The Purchaser is advised that, if insurance coverage is desired by the Purchaser, the Purchaser should inquire with the Purchaser's insurance agent regarding a personal contents policy of insurance.

8. The Purchaser is hereby advised and understands that the Premises is not insured by the Seller for either damage or loss to the structure, mechanical or improvements to the Premises, and the Seller assumes no responsibility for any such damage or loss. The Purchaser is advised that insurance coverage is required by the Seller, and the Purchaser should inquire with the Purchaser's insurance agent regarding a policy of insurance for the Premises and provide a copy of such policy to the Seller once it is in place. Failure to insure the Premises is a violation of this Agreement and may result in the termination of the Agreement.

9. The Purchaser is responsible for maintaining liability insurance on the Premises for the benefit of both the Purchaser and the Seller, and the Purchaser assumes liability for any damage or loss arising from the liability of either the Purchaser or the Seller.

10. For any required insurance of the Purchaser stipulated in this contract, the proof of insurance will be furnished to the Seller upon the request of the Seller.

Purchaser's Default

11. In the event of the Purchaser's failure to perform any covenant or condition contained in this Agreement, the Seller will give the Purchaser a notice of default. The notice will give the Purchaser 14 days from the date the notice is received to remedy the default. If the

Purchaser fails to remedy the default within 14 days, then the entire balance of the Purchase Price, including interest payable, will become due 14 days after the 14 day period to remedy the default expires (the "Notice Period"). Failure to pay the full amount of the Purchase Price owing will result in the termination of this Agreement at the end of the Notice Period.

12. The Purchaser and the Seller agree that in the event that the Purchaser fails to remedy a default and this Agreement is terminated, the Purchaser will vacate the Premises within 14 days of the Agreement terminating. The Purchaser and the Seller further agree that failure of the Purchaser to vacate within that period gives the Seller a

right to maintain an action to obtain vacant possession of the Premises.

13. In the event of default and termination of this Agreement by the Purchaser, the Purchaser forfeits any and all payments made under the terms of this Agreement, including but not limited to all payments made towards the Purchase Price, and any and all taxes, assessments, or insurance premiums paid by the Purchaser, as liquidated damages for breach of this Agreement.

14. The Seller reserves the right to recover damages resulting from the willful acts or negligence of the Purchaser.

Seller's Right to Reinstate Agreement After Default

15. In the event of the Purchaser's default and the termination of this Agreement, the Seller, at his sole discretion, will have the right to reinstate this Agreement. In exercising his discretion, the Seller may require the Purchaser to:

(i) pay all amounts due and owing under this Agreement had the Agreement not been terminated;

(ii) cure any defaults that have occurred; and

(iii) pay all expenses incurred by the Seller in enforcing their rights under this Agreement.

16. All payments made under the preceding provision must be made in a form acceptable to both parties.

Assignment or Sale of the Premises

17. The Purchaser may not sell, assign, transfer, convey, encumber, or otherwise deal with any interest in the Premises without the written consent of the Seller.

Deed and Evidence of Title

18. Upon payment of the full Purchase Price, including all taxes, assessments, interest, and other charges due to the Seller, the Seller agrees to deliver to the Purchaser, within a reasonable amount of time, a Warranty Deed to the Premises in the name of the Purchaser, free and clear of all liens and encumbrances.

Notices

19. All notices required to be sent under this Agreement will be sent by pre-paid registered mail to:

If to the Purchaser:

Frank Baird P.O. Box 208, Eureka, Nevada, 89316, United States.

If to the Seller:

Helga S. Llona, P.O. Box 434 Ruth, NV 89316, United States.

Charges for Late Payment

20. In the event the Purchaser pays a monthly installment payment after it becomes due, there will be a late fee of \$50.00 assessed to the Purchaser as a reasonable pre-estimate of the Seller's loss as a result of the late payment. Such fees will be deducted from any payment to the Seller before being applied against the monthly installment owing.

Conveyance or Mortgage by Seller

21. The Seller reserves the right to encumber the Premises with a mortgage. The Seller agrees to meet the obligations due under the mortgage and to provide proof of the same to the Purchaser upon the written demand of the Purchaser.

22. The Seller reserves the right to convey their interest in the Premises, subject to this Agreement. Such conveyance will not be cause for termination of this Agreement.

Security

23. This Agreement will act as security for the performance of all of the Purchaser's obligations under this Agreement.

Time of the Essence

24. Time is of the essence for the performance of all of the Purchaser's obligations under this Agreement.

Attorney Fees

25. In the event of a default by the Purchaser, the Purchaser will pay all the Seller's reasonable and actual attorney fees associated with enforcing the Seller's rights under this Agreement. The default will not be deemed to be corrected until all attorney fees have been paid.

Entire Agreement

26. This Agreement will constitute the entire agreement between the Purchaser and the Seller. Any prior understanding or representation of any kind preceding the date of this Agreement will not be binding on either party except to the extent that it is incorporated into this Agreement.

Amendments

27. Any amendments or modifications of this Agreement or additional obligations assumed by either party in connection with this Agreement will only be binding if they are evidenced in writing and signed by each party or an authorized representative of each party.

Waivers

28. A waiver of any rights by any party in connection with this Agreement will only be binding if evidenced in writing and signed by each party or an authorized representative of each party.

Severability

29. If there is a conflict between any provision of this Agreement and the applicable legislation of the State of Nevada (the "Act"), the Act will prevail and such provisions of this Agreement will be amended or deleted as necessary in order to comply with the Act. Further, any provisions that are required by the Act are incorporated into this Agreement.

30. In the event that any of the provisions of this Agreement will be held to be invalid or unenforceable in whole or in part, those provisions, to the extent enforceable and all other provisions of this Agreement will nevertheless continue to be valid and enforceable as though the invalid or unenforceable parts had not been included in this Agreement and the remaining provisions had been executed by both parties subsequent to the expungement of the invalid provision.

Interpretation

31. Headings are inserted for the convenience of the parties only and are not to be considered when interpreting this Agreement. Words in the singular mean and include the plural and vice versa. Words in the masculine mean and include the feminine and vice versa. Joint and Several Liability

32. All Sellers are jointly and severally liable for the acts, omissions, and liabilities of all other Sellers to this Agreement.

Heirs and Assigns

33. This Agreement will extend to and be binding upon and inure to the benefit of the

respective heirs, executors, administrators, successors, and assigns, as the case may be, of each party to this Agreement. All covenants are to be construed as conditions of this Agreement.

Additional Clauses

34. Water, Power, Propane, Propane tank rental, Sewer Maintenance and any repairs needed will be the responsibility of purchaser.

35. Seller requests to do occasional check in with purchaser on maintenance and upkeep of premises until paid in full. (Seller will give at least 24 hour notice.)

IN WITNESS WHEREOF the Seller and Purchaser have duly affixed their signatures under hand and seal on this 24 day of October, 2018.

Helga S. Llona
Helga S. Llona (Seller)

Frank E. Baird
Frank Baird (Purchaser)

STATE OF NEVADA }
 } ss.
COUNTY OF ~~EUREKA~~ }
 White Pine

The instrument was acknowledged before me on the 24 day of October, 2018, by Helga S. Llona.

Kirstan Lee Douglass Notary Public
My commission expires: 10-24-18

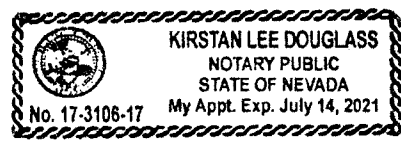


Exhibit "A"
Legal Description

Parcel F as shown on that certain Parcel Map for E.A. and L.C. Rasmussen filed in the office of the County Recorder of Eureka County, State of Nevada, on February 15, 1989, as File NO. 126447, being a portion of Parcel "D" of Parcel Map, Document No. 115500, E1/2 Section 17, TOWNSHIP 20 NORTH, RANGE 53 EAST, M.D.B.&M.

EXCEPTING THEREFROM an undivided on-half interest in and to all of their right, title and interest in the mineral rights lying in and under said land as reserved By EARL A. RASMUSSEN and LAVERNIA C. RASMUSSEN, as Co-Trustees of the RASMUSSEN TRUST, in deed recorded July 11, 1996, in Book 297, Page 485, Official Records, Eureka County, Nevada.

Exhibit "B"

591 El Gato, Diamond Valley, Nevada

Cash Price	\$60,000	Only if you come up with this in 30 Days from October 20, 2018
Mobile Home	\$50,000	
Property	\$20,000	
Shop	\$15,000	
Total Selling Price	\$85,000	

Proposed Owner Carry Contract

Must have \$5,000 cash down by October 31st 2018

15 year Contract would be \$719.06 per month

Owner carry interest rate 7%

Buyer is responsible for and must provide proof of:

All utilities and services must be changed into Buyer's name such as Water, Power, Propane, Propane Tank Rental, Insurance, and Taxes no later than 30 days.

Buyer is responsible for all repairs and Improvements as needed. Seller reserves the right with due respect of the buyer taking a huge liability to inspect the repairs and improvements made.

Exhibit "C"

Amortization Schedule on 591 El Gato, Eureka, Nevada, 89316

Payment Number	Payment Amount	Payment to Interest	Payment to principal	Total paid to principal	Total paid to interest	Left to pay
						\$80000.00
Year: 1	Payment Amount	Payment to Interest	Payment to principal	Total paid to principal	Total paid to interest	Left to pay
1	\$719.06	\$466.67	\$252.40	\$252.40	\$466.67	\$79747.60
2	\$719.06	\$465.19	\$253.87	\$506.26	\$931.86	\$79493.73
3	\$719.06	\$463.71	\$255.35	\$761.61	\$1395.57	\$79238.38
4	\$719.06	\$462.22	\$256.84	\$1018.45	\$1857.80	\$78981.55
5	\$719.06	\$460.73	\$258.34	\$1276.79	\$2318.52	\$78723.21
6	\$719.06	\$459.22	\$259.84	\$1536.63	\$2777.74	\$78463.37
7	\$719.06	\$457.70	\$261.36	\$1797.99	\$3235.45	\$78202.01
8	\$719.06	\$456.18	\$262.88	\$2060.88	\$3691.62	\$77939.12
9	\$719.06	\$454.64	\$264.42	\$2325.29	\$4146.27	\$77674.71
10	\$719.06	\$453.10	\$265.96	\$2591.25	\$4599.37	\$77408.75
11	\$719.06	\$451.55	\$267.51	\$2858.77	\$5050.92	\$77141.24
12	\$719.06	\$449.99	\$269.07	\$3127.84	\$5500.91	\$76872.17
Year: 2	Payment Amount	Payment to Interest	Payment to principal	Total paid to principal	Total paid to interest	Left to pay
13	\$719.06	\$448.42	\$270.64	\$3398.48	\$5949.33	\$76601.53
14	\$719.06	\$446.84	\$272.22	\$3670.70	\$6396.18	\$76329.31
15	\$719.06	\$445.25	\$273.81	\$3944.51	\$6841.43	\$76055.51
16	\$719.06	\$443.66	\$275.41	\$4219.91	\$7285.09	\$75780.10
17	\$719.06	\$442.05	\$277.01	\$4496.93	\$7727.14	\$75503.09
18	\$719.06	\$440.43	\$278.63	\$4775.55	\$8167.57	\$75224.46
19	\$719.06	\$438.81	\$280.25	\$5055.81	\$8606.38	\$74944.21

20	\$719.06	\$437.17	\$281.89	\$5337.70	\$9043.56	\$74662.32
21	\$719.06	\$435.53	\$283.53	\$5621.23	\$9479.09	\$74378.79
22	\$719.06	\$433.88	\$285.19	\$5906.41	\$9912.96	\$74093.60
23	\$719.06	\$432.21	\$286.85	\$6193.26	\$10345.18	\$73806.75
24	\$719.06	\$430.54	\$288.52	\$6481.79	\$10775.72	\$73518.23

Year: 3
 Jan

	Payment Amount	Payment to Interest	Payment to principal	Total paid to principal	Total paid to interest	Left to pay
25	\$719.06	\$428.86	\$290.21	\$6771.99	\$11204.57	\$73228.02
26	\$719.06	\$427.16	\$291.90	\$7063.89	\$11631.74	\$72936.12
27	\$719.06	\$425.46	\$293.60	\$7357.50	\$12057.20	\$72642.52
28	\$719.06	\$423.75	\$295.31	\$7652.81	\$12480.94	\$72347.21
29	\$719.06	\$422.03	\$297.04	\$7949.85	\$12902.97	\$72050.17
30	\$719.06	\$420.29	\$298.77	\$8248.62	\$13323.26	\$71751.40
31	\$719.06	\$418.55	\$300.51	\$8549.13	\$13741.81	\$71450.88
32	\$719.06	\$416.80	\$302.27	\$8851.39	\$14158.61	\$71148.62
33	\$719.06	\$415.03	\$304.03	\$9155.42	\$14573.64	\$70844.59
34	\$719.06	\$413.26	\$305.80	\$9461.23	\$14986.90	\$70538.78
35	\$719.06	\$411.48	\$307.59	\$9768.81	\$15398.38	\$70231.20
36	\$719.06	\$409.68	\$309.38	\$10078.19	\$15808.06	\$69921.81

Year: 4
 Jan

	Payment Amount	Payment to Interest	Payment to principal	Total paid to principal	Total paid to interest	Left to pay
37	\$719.06	\$407.88	\$311.19	\$10389.38	\$16215.94	\$69610.62
38	\$719.06	\$406.06	\$313.00	\$10702.38	\$16622.00	\$69297.62
39	\$719.06	\$404.24	\$314.83	\$11017.21	\$17026.24	\$68982.80
40	\$719.06	\$402.40	\$316.66	\$11333.87	\$17428.64	\$68666.13
41	\$719.06	\$400.55	\$318.51	\$11652.38	\$17829.19	\$68347.62
42	\$719.06	\$398.69	\$320.37	\$11972.75	\$18227.88	\$68027.26
43	\$719.06	\$396.83	\$322.24	\$12294.98	\$18624.71	\$67705.02
44	\$719.06	\$394.95	\$324.12	\$12619.10	\$19019.66	\$67380.91

45	\$719.06	\$393.06	\$326.01	\$12945.11	\$19412.71	\$67054.90
46	\$719.06	\$391.15	\$327.91	\$13273.02	\$19803.87	\$66726.99
47	\$719.06	\$389.24	\$329.82	\$13602.84	\$20193.11	\$66397.17
48	\$719.06	\$387.32	\$331.75	\$13934.58	\$20580.42	\$66065.43
Year: 5 <i>Top</i>	Payment Amount	Payment to Interest	Payment to principal	Total paid to principal	Total paid to interest	Left to pay
49	\$719.06	\$385.38	\$333.68	\$14268.27	\$20965.80	\$65731.75
50	\$719.06	\$383.44	\$335.63	\$14603.89	\$21349.24	\$65396.12
51	\$719.06	\$381.48	\$337.59	\$14941.48	\$21730.71	\$65058.54
52	\$719.06	\$379.51	\$339.55	\$15281.03	\$22110.22	\$64718.98
53	\$719.06	\$377.53	\$341.54	\$15622.57	\$22487.75	\$64377.45
54	\$719.06	\$375.54	\$343.53	\$15966.09	\$22863.29	\$64033.92
55	\$719.06	\$373.53	\$345.53	\$16311.63	\$23236.82	\$63688.39
56	\$719.06	\$371.52	\$347.55	\$16659.17	\$23608.33	\$63340.84
57	\$719.06	\$369.49	\$349.57	\$17008.75	\$23977.82	\$62991.27
58	\$719.06	\$367.45	\$351.61	\$17360.36	\$24345.27	\$62639.65
59	\$719.06	\$365.40	\$353.66	\$17714.03	\$24710.67	\$62285.99
60	\$719.06	\$363.33	\$355.73	\$18069.75	\$25074.00	\$61930.26
Year: 6 <i>Top</i>	Payment Amount	Payment to Interest	Payment to principal	Total paid to principal	Total paid to interest	Left to pay
61	\$719.06	\$361.26	\$357.80	\$18427.56	\$25435.26	\$61572.46
62	\$719.06	\$359.17	\$359.89	\$18787.45	\$25794.43	\$61212.57
63	\$719.06	\$357.07	\$361.99	\$19149.44	\$26151.51	\$60850.58
64	\$719.06	\$354.96	\$364.10	\$19513.54	\$26506.47	\$60486.48
65	\$719.06	\$352.84	\$366.22	\$19879.76	\$26859.31	\$60120.25
66	\$719.06	\$350.70	\$368.36	\$20248.12	\$27210.01	\$59751.89
67	\$719.06	\$348.55	\$370.51	\$20618.63	\$27558.56	\$59381.38
68	\$719.06	\$346.39	\$372.67	\$20991.31	\$27904.95	\$59008.71
69	\$719.06	\$344.22	\$374.85	\$21366.15	\$28249.17	\$58633.86

70	\$719.06	\$342.03	\$377.03	\$21743.18	\$28591.20	\$58256.83
71	\$719.06	\$339.83	\$379.23	\$22122.41	\$28931.03	\$57877.60
72	\$719.06	\$337.62	\$381.44	\$22503.86	\$29268.65	\$57496.16
Year: 7 Jan	Payment Amount	Payment to Interest	Payment to principal	Total paid to principal	Total paid to interest	Left to pay
73	\$719.06	\$335.39	\$383.67	\$22887.53	\$29604.04	\$57112.49
74	\$719.06	\$333.16	\$385.91	\$23273.43	\$29937.20	\$56726.59
75	\$719.06	\$330.91	\$388.16	\$23661.59	\$30268.11	\$56338.43
76	\$719.06	\$328.64	\$390.42	\$24052.01	\$30596.75	\$55948.01
77	\$719.06	\$326.36	\$392.70	\$24444.71	\$30923.11	\$55555.31
78	\$719.06	\$324.07	\$394.99	\$24839.70	\$31247.18	\$55160.32
79	\$719.06	\$321.77	\$397.29	\$25237.00	\$31568.95	\$54763.03
80	\$719.06	\$319.45	\$399.61	\$25636.61	\$31888.40	\$54363.41
81	\$719.06	\$317.12	\$401.94	\$26038.55	\$32205.52	\$53961.47
82	\$719.06	\$314.78	\$404.29	\$26442.84	\$32520.29	\$53557.18
83	\$719.06	\$312.42	\$406.65	\$26849.48	\$32832.71	\$53150.54
84	\$719.06	\$310.04	\$409.02	\$27258.50	\$33142.75	\$52741.52
Year: 8 Jan	Payment Amount	Payment to Interest	Payment to principal	Total paid to principal	Total paid to interest	Left to pay
85	\$719.06	\$307.66	\$411.40	\$27669.91	\$33450.41	\$52330.12
86	\$719.06	\$305.26	\$413.80	\$28083.71	\$33755.67	\$51916.31
87	\$719.06	\$302.85	\$416.22	\$28499.93	\$34058.52	\$51500.09
88	\$719.06	\$300.42	\$418.65	\$28918.57	\$34358.93	\$51081.45
89	\$719.06	\$297.98	\$421.09	\$29339.66	\$34656.91	\$50660.36
90	\$719.06	\$295.52	\$423.54	\$29763.20	\$34952.43	\$50236.82
91	\$719.06	\$293.05	\$426.01	\$30189.21	\$35245.48	\$49810.80
92	\$719.06	\$290.56	\$428.50	\$30617.71	\$35536.04	\$49382.30
93	\$719.06	\$288.06	\$431.00	\$31048.71	\$35824.10	\$48951.30
94	\$719.06	\$285.55	\$433.51	\$31482.23	\$36109.65	\$48517.79

95	\$719.06	\$283.02	\$436.04	\$31918.27	\$36392.67	\$48081.75
96	\$719.06	\$280.48	\$438.59	\$32356.86	\$36673.15	\$47643.16
Year: 9 10	Payment Amount	Payment to Interest	Payment to principal	Total paid to principal	Total paid to interest	Left to pay
97	\$719.06	\$277.92	\$441.14	\$32798.00	\$36951.07	\$47202.02
98	\$719.06	\$275.35	\$443.72	\$33241.72	\$37226.41	\$46758.30
99	\$719.06	\$272.76	\$446.31	\$33688.02	\$37499.17	\$46312.00
100	\$719.06	\$270.15	\$448.91	\$34136.93	\$37769.32	\$45863.09
101	\$719.06	\$267.53	\$451.53	\$34588.46	\$38036.86	\$45411.56
102	\$719.06	\$264.90	\$454.16	\$35042.62	\$38301.76	\$44957.40
103	\$719.06	\$262.25	\$456.81	\$35499.43	\$38564.01	\$44500.59
104	\$719.06	\$259.59	\$459.48	\$35958.91	\$38823.59	\$44041.11
105	\$719.06	\$256.91	\$462.16	\$36421.07	\$39080.50	\$43578.95
106	\$719.06	\$254.21	\$464.85	\$36885.92	\$39334.71	\$43114.10
107	\$719.06	\$251.50	\$467.56	\$37353.48	\$39586.21	\$42646.54
108	\$719.06	\$248.77	\$470.29	\$37823.77	\$39834.98	\$42176.25
Year: 10 10	Payment Amount	Payment to Interest	Payment to principal	Total paid to principal	Total paid to interest	Left to pay
109	\$719.06	\$246.03	\$473.03	\$38296.81	\$40081.01	\$41703.21
110	\$719.06	\$243.27	\$475.79	\$38772.60	\$40324.28	\$41227.42
111	\$719.06	\$240.49	\$478.57	\$39251.17	\$40564.77	\$40748.85
112	\$719.06	\$237.70	\$481.36	\$39732.53	\$40802.48	\$40267.49
113	\$719.06	\$234.89	\$484.17	\$40216.70	\$41037.37	\$39783.32
114	\$719.06	\$232.07	\$486.99	\$40703.69	\$41269.44	\$39296.33
115	\$719.06	\$229.23	\$489.83	\$41193.53	\$41498.67	\$38806.49
116	\$719.06	\$226.37	\$492.69	\$41686.22	\$41725.04	\$38313.80
117	\$719.06	\$223.50	\$495.57	\$42181.79	\$41948.54	\$37818.23
118	\$719.06	\$220.61	\$498.46	\$42680.24	\$42169.14	\$37319.78
119	\$719.06	\$217.70	\$501.36	\$43181.61	\$42386.84	\$36818.41

120	\$719.06	\$214.77	\$504.29	\$43685.89	\$42601.62	\$36314.12
Year: 11 <i>120</i>	Payment Amount	Payment to Interest	Payment to principal	Total paid to principal	Total paid to interest	Left to pay
121	\$719.06	\$211.83	\$507.23	\$44193.12	\$42813.45	\$35806.89
122	\$719.06	\$208.87	\$510.19	\$44703.31	\$43022.32	\$35296.71
123	\$719.06	\$205.90	\$513.17	\$45216.48	\$43228.22	\$34783.54
124	\$719.06	\$202.90	\$516.16	\$45732.64	\$43431.12	\$34267.38
125	\$719.06	\$199.89	\$519.17	\$46251.80	\$43631.02	\$33748.21
126	\$719.06	\$196.86	\$522.20	\$46774.00	\$43827.88	\$33226.02
127	\$719.06	\$193.82	\$525.24	\$47299.25	\$44021.70	\$32700.77
128	\$719.06	\$190.75	\$528.31	\$47827.56	\$44212.46	\$32172.46
129	\$719.06	\$187.67	\$531.39	\$48358.95	\$44400.13	\$31641.07
130	\$719.06	\$184.57	\$534.49	\$48893.44	\$44584.70	\$31106.58
131	\$719.06	\$181.46	\$537.61	\$49431.05	\$44766.16	\$30568.97
132	\$719.06	\$178.32	\$540.74	\$49971.79	\$44944.48	\$30028.23
Year: 12 <i>132</i>	Payment Amount	Payment to Interest	Payment to principal	Total paid to principal	Total paid to interest	Left to pay
133	\$719.06	\$175.16	\$543.90	\$50515.69	\$45119.64	\$29484.33
134	\$719.06	\$171.99	\$547.07	\$51062.76	\$45291.63	\$28937.26
135	\$719.06	\$168.80	\$550.26	\$51613.02	\$45460.43	\$28387.00
136	\$719.06	\$165.59	\$553.47	\$52166.49	\$45626.02	\$27833.53
137	\$719.06	\$162.36	\$556.70	\$52723.19	\$45788.39	\$27276.83
138	\$719.06	\$159.11	\$559.95	\$53283.14	\$45947.50	\$26716.88
139	\$719.06	\$155.85	\$563.21	\$53846.36	\$46103.35	\$26153.66
140	\$719.06	\$152.56	\$566.50	\$54412.86	\$46255.91	\$25587.16
141	\$719.06	\$149.26	\$569.80	\$54982.66	\$46405.17	\$25017.36
142	\$719.06	\$145.93	\$573.13	\$55555.79	\$46551.10	\$24444.23
143	\$719.06	\$142.59	\$576.47	\$56132.26	\$46693.69	\$23867.76
144	\$719.06	\$139.23	\$579.83	\$56712.10	\$46832.92	\$23287.93

Year: 13 <small>Top</small>	Payment Amount	Payment to Interest	Payment to principal	Total paid to principal	Total paid to interest	Left to pay
145	\$719.06	\$135.85	\$583.22	\$57295.31	\$46968.77	\$22704.71
146	\$719.06	\$132.44	\$586.62	\$57881.93	\$47101.21	\$22118.09
147	\$719.06	\$129.02	\$590.04	\$58471.97	\$47230.24	\$21528.05
148	\$719.06	\$125.58	\$593.48	\$59065.45	\$47355.82	\$20934.57
149	\$719.06	\$122.12	\$596.94	\$59662.39	\$47477.94	\$20337.62
150	\$719.06	\$118.64	\$600.43	\$60262.82	\$47596.57	\$19737.20
151	\$719.06	\$115.13	\$603.93	\$60866.75	\$47711.71	\$19133.27
152	\$719.06	\$111.61	\$607.45	\$61474.20	\$47823.32	\$18525.81
153	\$719.06	\$108.07	\$611.00	\$62085.20	\$47931.38	\$17914.82
154	\$719.06	\$104.50	\$614.56	\$62699.76	\$48035.89	\$17300.26
155	\$719.06	\$100.92	\$618.14	\$63317.90	\$48136.80	\$16682.12
156	\$719.06	\$97.31	\$621.75	\$63939.65	\$48234.12	\$16060.37
Year: 14 <small>Top</small>	Payment Amount	Payment to Interest	Payment to principal	Total paid to principal	Total paid to interest	Left to pay
157	\$719.06	\$93.69	\$625.38	\$64565.03	\$48327.80	\$15434.99
158	\$719.06	\$90.04	\$629.03	\$65194.05	\$48417.84	\$14805.96
159	\$719.06	\$86.37	\$632.69	\$65826.75	\$48504.21	\$14173.27
160	\$719.06	\$82.68	\$636.39	\$66463.13	\$48586.88	\$13536.88
161	\$719.06	\$78.97	\$640.10	\$67103.23	\$48665.85	\$12896.79
162	\$719.06	\$75.23	\$643.83	\$67747.05	\$48741.08	\$12252.95
163	\$719.06	\$71.48	\$647.59	\$68394.64	\$48812.55	\$11605.37
164	\$719.06	\$67.70	\$651.36	\$69046.01	\$48880.25	\$10954.00
165	\$719.06	\$63.90	\$655.16	\$69701.17	\$48944.15	\$10298.84
166	\$719.06	\$60.08	\$658.99	\$70360.16	\$49004.23	\$9639.85
167	\$719.06	\$56.23	\$662.83	\$71022.98	\$49060.46	\$8977.02
168	\$719.06	\$52.37	\$666.70	\$71689.68	\$49112.83	\$8310.33
Year: 15	Payment	Payment to	Payment to	Total paid	Total paid	Left to

<u>Top</u>	Amount	Interest	principal	to principal	to interest	pay
169	\$719.06	\$48.48	\$670.59	\$72360.27	\$49161.31	\$7639.74
170	\$719.06	\$44.57	\$674.50	\$73034.77	\$49205.88	\$6965.24
171	\$719.06	\$40.63	\$678.43	\$73713.20	\$49246.50	\$6286.81
172	\$719.06	\$36.67	\$682.39	\$74395.59	\$49283.18	\$5604.42
173	\$719.06	\$32.69	\$686.37	\$75081.95	\$49315.87	\$4918.05
174	\$719.06	\$28.69	\$690.37	\$75772.33	\$49344.55	\$4227.68
175	\$719.06	\$24.66	\$694.40	\$76466.73	\$49369.21	\$3533.28
176	\$719.06	\$20.61	\$698.45	\$77165.18	\$49389.82	\$2834.82
177	\$719.06	\$16.54	\$702.53	\$77867.70	\$49406.36	\$2132.30
178	\$719.06	\$12.44	\$706.62	\$78574.33	\$49418.80	\$1425.67
179	\$719.06	\$8.32	\$710.75	\$79285.08	\$49427.11	\$714.93
180	\$719.10	\$4.17	\$714.93	\$80000.00	\$49431.29	\$0.00

Facts about your loan (100)

- You will pay a total of \$49431.29 in interest
- The **total** you will actually pay to repay this loan is:

$$\text{the loan} + \text{interest} = \$80000.00 + \$49431.29 = \$129431.29.$$
- You start paying more money towards your loan and less to interest only after 6.1 years.

STATE OF MICHIGAN
MANUFACTURED HOUSING DIVISION

B-315339

Certificate of Ownership

ORIGINAL

WARNING
There may be outstanding liens against this structure which do not appear on the face of the certificate. Interested person(s) should contact the Division.

OWNERS:
DORIS FELLOW & Co
1000 N. JAWBRO

Serial No. 1150333339
Lot No. 1150333339
Model No. 1150333339
Manufacturer: CASCOBAY
City: M Y State:

THIS TITLE IS VOIDED IF THERE IS ANY ALTERATION OR IF COLORED BACKGROUND IS ABSENT

ISSUE DATE: 10/14/2013
THIS CERTIFICATE IS EVIDENCE OF LEGAL OWNERSHIP OF THE STRUCTURE IT DESCRIBES.
THIS CERTIFICATE OF TITLE REMAINS IN FORCE AND EFFECT UNTIL ITS CANCELLATION.

WARNING
ENDORSEMENT REQUIRED BY COUNTY ASSESSOR WHERE MOBILE HOME IS SITUATED THAT ALL TAXES HAVE BEEN PAID BEFORE TITLE CAN BE TRANSFERRED.

SIGNATURE ASSESSOR OR DEPUTY ASSESSOR