

PRINT FORM PRINT ISERIES FORM VIEW MESSAGES

Loan Payoff Pending MEMO POSTED

PREVIOUS < SUBMIT > EXIT X

CUSTOMER INFORMATION

SHIRLEY KOMACK

112 FREDERICKSBURG DR

STEPHENS CITY VA 22655-4542

Loan number 92825 L

Type R/E - AMORTIZED

PerDiem 3.53482

Ins PerDiem

Eff date Monday, February 22 2016

Chg Off

SPECIAL MESSAGES. >

The P/O Pending message appears at the top of the screen. To remove the payoff pending indicator, click the SET P/O PENDING function and the payoff pending status will be removed.

[Learn more >](#)

Description	Amounts	Rebates	Payoffs
Current Balance	21,059.93		21,059.93
Secondary interest	3,922.77		24,982.70
Memo Posted Payment	250.00		24,732.70
Total Payoff			24,732.70

PREVIOUS < SUBMIT > EXIT X

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 1
Date 2/22/16

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

GENERAL INFORMATION

Account Number	92025	CIF Number	K000759
Home Phone	(540) 535-8972	Work Phone	-
Loan Term	60 M	Loan Type R/E -	AMORTIZED
Interest Rate	6.125000%	Origination Date	5/30/02
Loan Officer	GREGORY A BAUGHER		

Collateral Cd	502 1ST LIEN PROPERTY 1-4 FAMILY RESIDENTIAL RENT
Call Report Cd	1C2A FIRST DEED OF TRUST
Purpose Code	02 Secured

BALANCE & PAYMENT INFORMATION

Original Amount	43,000.00	Payment Due Date	12/28/13
Current Balance	21,059.93	Payment Amount	228.48
Accrued Interest	0.00	Principal/Interest	228.48
Daily Per Diem	3.53	Payment Type	Interest Included

LOAN HISTORY
5/30/02 to 2/22/16

Posting Date	Description of Transactions	Transaction Amount	Principal Balance
5/30/02	Generated Principal Advance 0/00/00 Effective Date	43,000.00	43,000.00
6/27/02	REGULAR PAYMENT	300.00	43,000.00
6/27/02	Interest Payment Split Out	246.35	43,000.00
6/27/02	Principal Payment Split Out	53.65	42,946.35
7/28/02	REGULAR PAYMENT 7/26/02 Effective Date	300.00	42,946.35
7/28/02	Interest Payment Split Out 7/26/02 Effective Date	246.05	42,946.35
7/28/02	Principal Payment Split Out 7/26/02 Effective Date	53.95	42,892.40
8/26/02	REGULAR PAYMENT	300.00	42,892.40
8/26/02	Interest Payment Split Out	245.74	42,892.40
8/26/02	Principal Payment Split Out	54.26	42,838.14

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 2
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

9/30/02	REGULAR PAYMENT	300.00	42,838.14
9/30/02	Amortized payment suspense	17.52	42,838.14
9/30/02	Interest Payment Split Out	245.43	42,838.14
9/30/02	Principal Payment Split Out	37.05	42,801.09
10/01/02	PRINCIPAL PAYMENT	17.52	42,783.57
	9/30/02 Effective Date		
10/30/02	REGULAR PAYMENT	300.00	42,783.57
10/30/02	Amortized payment suspense	17.52	42,783.57
10/30/02	Interest Payment Split Out	245.11	42,783.57
10/30/02	Principal Payment Split Out	37.37	42,746.20
10/31/02	PRINCIPAL PAYMENT	17.52	42,728.68
	10/30/02 Effective Date		
11/27/02	REGULAR PAYMENT	300.00	42,728.68
11/27/02	Amortized payment suspense	17.52	42,728.68
11/27/02	Interest Payment Split Out	244.80	42,728.68
11/27/02	Principal Payment Split Out	37.68	42,691.00
11/29/02	Effective Date Credit Intere	0.01	42,691.00
	11/27/02 Effective Date		
11/29/02	PRINCIPAL PAYMENT	17.52	42,673.48
	11/27/02 Effective Date		
12/17/02	REGULAR PAYMENT	300.00	42,673.48
12/17/02	Amortized payment suspense	17.52	42,673.48
12/17/02	Interest Payment Split Out	244.48	42,673.48
12/17/02	Principal Payment Split Out	38.00	42,635.48
12/18/02	PRINCIPAL PAYMENT	17.52	42,617.96
	12/17/02 Effective Date		
1/28/03	REGULAR PAYMENT	300.00	42,617.96
1/28/03	Amortized payment suspense	17.52	42,617.96
1/28/03	Interest Payment Split Out	244.17	42,617.96
1/28/03	Principal Payment Split Out	38.31	42,579.65
1/29/03	PRINCIPAL PAYMENT	17.52	42,562.13
	1/28/03 Effective Date		
2/21/03	REGULAR PAYMENT	300.00	42,562.13
2/21/03	Amortized payment suspense	17.52	42,562.13
2/21/03	Interest Payment Split Out	243.85	42,562.13
2/21/03	Principal Payment Split Out	38.63	42,523.50
2/24/03	Effective Date Credit Intere	0.01	42,523.50
	2/21/03 Effective Date		
2/24/03	PRINCIPAL PAYMENT	17.52	42,505.98
	2/21/03 Effective Date		
3/27/03	REGULAR PAYMENT	300.00	42,505.98
3/27/03	Amortized payment suspense	17.52	42,505.98
3/27/03	Interest Payment Split Out	243.52	42,505.98
3/27/03	Principal Payment Split Out	38.96	42,467.02
3/28/03	PRINCIPAL PAYMENT	17.52	42,449.50
	3/27/03 Effective Date		
4/29/03	REGULAR PAYMENT	285.00	42,449.50

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 3
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

4/29/03	Amortized payment suspense	2.52	42,449.50
4/29/03	Interest Payment Split Out	243.20	42,449.50
4/29/03	Principal Payment Split Out	39.28	42,410.22
4/30/03	PRINCIPAL PAYMENT	2.52	42,407.70
	4/29/03 Effective Date		
5/16/03	REGULAR PAYMENT	300.00	42,407.70
5/16/03	Amortized payment suspense	17.52	42,407.70
5/16/03	Interest Payment Split Out	242.96	42,407.70
5/16/03	Principal Payment Split Out	39.52	42,368.18
5/19/03	Effective Date Credit Intere	0.01	42,368.18
	5/16/03 Effective Date		
5/19/03	PRINCIPAL PAYMENT	17.52	42,350.66
	5/16/03 Effective Date		
6/17/03	REGULAR PAYMENT	300.00	42,350.66
6/17/03	Interest Payment Split Out	242.63	42,350.66
6/17/03	Principal Payment Split Out	39.85	42,310.81
6/17/03	Principal Curtailment	17.52	42,293.29
7/29/03	REGULAR PAYMENT	300.00	42,293.29
7/29/03	Amortized payment suspense	17.52	42,293.29
7/29/03	Interest Payment Split Out	242.31	42,293.29
7/29/03	Principal Payment Split Out	40.17	42,253.12
7/30/03	PRINCIPAL PAYMENT	17.52	42,235.60
	7/29/03 Effective Date		
8/14/03	REGULAR PAYMENT	300.00	42,235.60
8/14/03	Amortized payment suspense	17.52	42,235.60
8/14/03	Interest Payment Split Out	241.97	42,235.60
8/14/03	Principal Payment Split Out	40.51	42,195.09
8/15/03	PRINCIPAL PAYMENT	17.52	42,177.57
	8/14/03 Effective Date		
9/29/03	REGULAR PAYMENT	500.00	42,177.57
9/29/03	Amortized payment suspense	217.52	42,177.57
9/29/03	Interest Payment Split Out	241.64	42,177.57
9/29/03	Principal Payment Split Out	40.84	42,136.73
9/30/03	Effective Date Credit Intere	0.04	42,136.73
	9/29/03 Effective Date		
9/30/03	PRINCIPAL PAYMENT	217.52	41,919.21
	9/29/03 Effective Date		
10/28/03	REGULAR PAYMENT	400.00	41,919.21
10/28/03	Amortized payment suspense	117.52	41,919.21
10/28/03	Interest Payment Split Out	240.16	41,919.21
10/28/03	Principal Payment Split Out	42.32	41,876.89
10/29/03	Effective Date Credit Intere	0.02	41,876.89
	10/28/03 Effective Date		
10/29/03	PRINCIPAL PAYMENT	117.52	41,759.37
	10/28/03 Effective Date		
11/28/03	REGULAR PAYMENT	300.00	41,759.37
11/28/03	Amortized payment suspense	17.52	41,759.37

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 4
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

11/28/03	Interest Payment Split Out	239.25	41,759.37
11/28/03	Principal Payment Split Out	43.23	41,716.14
12/01/03	Effective Date Credit Intere	0.01	41,716.14
	11/28/03 Effective Date		
12/01/03	PRINCIPAL PAYMENT	17.52	41,698.62
	11/28/03 Effective Date		
12/10/03	REGULAR PAYMENT	300.00	41,698.62
12/10/03	Amortized payment suspense	17.52	41,698.62
12/10/03	Interest Payment Split Out	238.90	41,698.62
12/10/03	Principal Payment Split Out	43.58	41,655.04
12/11/03	PRINCIPAL PAYMENT	17.52	41,637.52
	12/10/03 Effective Date		
1/30/04	REGULAR PAYMENT	306.00	41,637.52
1/30/04	Amortized payment suspense	23.52	41,637.52
1/30/04	Interest Payment Split Out	238.55	41,637.52
1/30/04	Principal Payment Split Out	43.93	41,593.59
2/02/04	Effective Date Credit Intere	0.01	41,593.59
	1/30/04 Effective Date		
2/02/04	PRINCIPAL PAYMENT	23.52	41,570.07
	1/30/04 Effective Date		
2/27/04	REGULAR PAYMENT	500.00	41,570.07
2/27/04	Amortized payment suspense	217.52	41,570.07
2/27/04	Interest Payment Split Out	238.16	41,570.07
2/27/04	Principal Payment Split Out	44.32	41,525.75
3/01/04	Effective Date Credit Intere	0.13	41,525.75
	2/27/04 Effective Date		
3/01/04	PRINCIPAL PAYMENT	217.52	41,308.23
	2/27/04 Effective Date		
3/29/04	REGULAR PAYMENT	400.00	41,308.23
3/29/04	Amortized payment suspense	117.52	41,308.23
3/29/04	Interest Payment Split Out	236.66	41,308.23
3/29/04	Principal Payment Split Out	45.82	41,262.41
3/30/04	Effective Date Credit Intere	0.02	41,262.41
	3/29/04 Effective Date		
3/30/04	PRINCIPAL PAYMENT	117.52	41,144.89
	3/29/04 Effective Date		
4/27/04	REGULAR PAYMENT	300.00	41,144.89
4/27/04	Amortized payment suspense	17.52	41,144.89
4/27/04	Interest Payment Split Out	235.73	41,144.89
4/27/04	Principal Payment Split Out	46.75	41,098.14
4/28/04	PRINCIPAL PAYMENT	17.52	41,080.62
	4/27/04 Effective Date		
5/27/04	REGULAR PAYMENT	300.00	41,080.62
5/27/04	Amortized payment suspense	17.52	41,080.62
5/27/04	Interest Payment Split Out	235.36	41,080.62
5/27/04	Principal Payment Split Out	47.12	41,033.50
5/28/04	PRINCIPAL PAYMENT	17.52	41,015.98
	5/27/04 Effective Date		

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 5
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

6/29/04	REGULAR PAYMENT	300.00	41,015.98
6/29/04	Amortized payment suspense	17.52	41,015.98
6/29/04	Interest Payment Split Out	234.99	41,015.98
6/29/04	Principal Payment Split Out	47.49	40,968.49
6/30/04	PRINCIPAL PAYMENT	17.52	40,950.97
	6/29/04 Effective Date		
7/23/04	REGULAR PAYMENT	300.00	40,950.97
7/23/04	Amortized payment suspense	17.52	40,950.97
7/23/04	Interest Payment Split Out	234.61	40,950.97
7/23/04	Principal Payment Split Out	47.87	40,903.10
7/26/04	Effective Date Credit Intere	0.01	40,903.10
	7/23/04 Effective Date		
7/26/04	PRINCIPAL PAYMENT	17.52	40,885.58
	7/23/04 Effective Date		
8/30/04	REGULAR PAYMENT	300.00	40,885.58
8/30/04	Amortized payment suspense	17.52	40,885.58
8/30/04	Interest Payment Split Out	234.24	40,885.58
8/30/04	Principal Payment Split Out	48.24	40,837.34
8/31/04	PRINCIPAL PAYMENT	17.52	40,819.82
	8/30/04 Effective Date		
9/29/04	REGULAR PAYMENT	300.00	40,819.82
9/29/04	Amortized payment suspense	17.52	40,819.82
9/29/04	Interest Payment Split Out	233.86	40,819.82
9/29/04	Principal Payment Split Out	48.62	40,771.20
9/30/04	PRINCIPAL PAYMENT	17.52	40,753.68
	9/29/04 Effective Date		
10/21/04	REGULAR PAYMENT	300.00	40,753.68
10/21/04	Amortized payment suspense	17.52	40,753.68
10/21/04	Interest Payment Split Out	233.48	40,753.68
10/21/04	Principal Payment Split Out	49.00	40,704.68
10/22/04	PRINCIPAL PAYMENT	17.52	40,687.16
	10/21/04 Effective Date		
12/01/04	REGULAR PAYMENT	300.00	40,687.16
12/01/04	Amortized payment suspense	17.52	40,687.16
12/01/04	Interest Payment Split Out	233.10	40,687.16
12/01/04	Principal Payment Split Out	49.38	40,637.78
12/02/04	PRINCIPAL PAYMENT	17.52	40,620.26
	12/01/04 Effective Date		
12/23/04	REGULAR PAYMENT	300.00	40,620.26
12/23/04	Amortized payment suspense	17.52	40,620.26
12/23/04	Interest Payment Split Out	232.72	40,620.26
12/23/04	Principal Payment Split Out	49.76	40,570.50
12/24/04	PRINCIPAL PAYMENT	17.52	40,552.98
	12/23/04 Effective Date		
1/31/05	REGULAR PAYMENT	300.00	40,552.98
1/31/05	Amortized payment suspense	17.52	40,552.98
1/31/05	Interest Payment Split Out	232.33	40,552.98

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 6
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

1/31/05	Principal Payment Split Out	50.15	40,502.83
2/01/05	PRINCIPAL PAYMENT	17.52	40,485.31
	1/31/05 Effective Date		
2/28/05	REGULAR PAYMENT	300.00	40,485.31
2/28/05	Amortized payment suspense	17.52	40,485.31
2/28/05	Interest Payment Split Out	231.95	40,485.31
2/28/05	Principal Payment Split Out	50.53	40,434.78
3/01/05	PRINCIPAL PAYMENT	17.52	40,417.26
	2/28/05 Effective Date		
3/31/05	REGULAR PAYMENT	300.00	40,417.26
3/31/05	Amortized payment suspense	17.52	40,417.26
3/31/05	Interest Payment Split Out	231.56	40,417.26
3/31/05	Principal Payment Split Out	50.92	40,366.34
4/01/05	PRINCIPAL PAYMENT	17.52	40,348.82
	3/31/05 Effective Date		
5/02/05	REGULAR PAYMENT	300.00	40,348.82
5/02/05	Amortized payment suspense	17.52	40,348.82
5/02/05	Interest Payment Split Out	231.17	40,348.82
5/02/05	Principal Payment Split Out	51.31	40,297.51
5/03/05	PRINCIPAL PAYMENT	17.52	40,279.99
	5/02/05 Effective Date		
5/23/05	REGULAR PAYMENT	300.00	40,279.99
5/23/05	Amortized payment suspense	17.52	40,279.99
5/23/05	Interest Payment Split Out	230.77	40,279.99
5/23/05	Principal Payment Split Out	51.71	40,228.28
5/24/05	PRINCIPAL PAYMENT	17.52	40,210.76
	5/23/05 Effective Date		
5/27/05	Status Change	0.00	40,210.76
6/09/05	Late Charge Assessed	14.12	40,210.76
6/14/05	Interest Rate Change	6.000000%	40,210.76
	5/30/05 Effective Date		
6/14/05	Generated Accrual Adjustment	14.66	40,210.76
	5/30/05 Effective Date		
6/14/05	Loan Renewal	0.00	40,210.76
	5/30/05 Effective Date		
6/14/05	Reversed Late Charge Assesse	14.12	40,210.76
6/14/05	Status Change	0.00	40,210.76
7/01/05	REGULAR PAYMENT	300.00	40,210.76
7/01/05	Amortized payment suspense	49.09	40,210.76
7/01/05	Interest Payment Split Out	201.05	40,210.76
7/01/05	Principal Payment Split Out	49.86	40,160.90
7/05/05	Effective Date Credit Intere	0.03	40,160.90
	7/01/05 Effective Date		
7/05/05	PRINCIPAL PAYMENT	49.09	40,111.81
	7/01/05 Effective Date		
7/25/05	REGULAR PAYMENT	300.00	40,111.81
7/25/05	Amortized payment suspense	49.09	40,111.81

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 7
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

7/25/05	Interest Payment Split Out	200.56	40,111.81
7/25/05	Principal Payment Split Out	50.35	40,061.46
7/26/05	Effective Date Credit Intere	0.01	40,061.46
	7/25/05 Effective Date		
7/26/05	PRINCIPAL PAYMENT	49.09	40,012.37
	7/25/05 Effective Date		
8/25/05	REGULAR PAYMENT	300.00	40,012.37
8/25/05	Amortized payment suspense	49.09	40,012.37
8/25/05	Interest Payment Split Out	200.06	40,012.37
8/25/05	Principal Payment Split Out	50.85	39,961.52
8/26/05	Effective Date Credit Intere	0.01	39,961.52
	8/25/05 Effective Date		
8/26/05	PRINCIPAL PAYMENT	49.09	39,912.43
	8/25/05 Effective Date		
9/30/05	REGULAR PAYMENT	300.00	39,912.43
9/30/05	Amortized payment suspense	49.09	39,912.43
9/30/05	Interest Payment Split Out	199.56	39,912.43
9/30/05	Principal Payment Split Out	51.35	39,861.08
10/03/05	Effective Date Credit Intere	0.02	39,861.08
	9/30/05 Effective Date		
10/03/05	PRINCIPAL PAYMENT	49.09	39,811.99
	9/30/05 Effective Date		
10/27/05	REGULAR PAYMENT	300.00	39,811.99
10/27/05	Amortized payment suspense	49.09	39,811.99
10/27/05	Interest Payment Split Out	199.06	39,811.99
10/27/05	Principal Payment Split Out	51.85	39,760.14
10/28/05	Effective Date Credit Intere	0.01	39,760.14
	10/27/05 Effective Date		
10/28/05	PRINCIPAL PAYMENT	49.09	39,711.05
	10/27/05 Effective Date		
11/28/05	REGULAR PAYMENT	300.00	39,711.05
11/28/05	Amortized payment suspense	49.09	39,711.05
11/28/05	Interest Payment Split Out	198.56	39,711.05
11/28/05	Principal Payment Split Out	52.35	39,658.70
11/29/05	Effective Date Credit Intere	0.01	39,658.70
	11/28/05 Effective Date		
11/29/05	PRINCIPAL PAYMENT	49.09	39,609.61
	11/28/05 Effective Date		
12/28/05	REGULAR PAYMENT	300.00	39,609.61
12/28/05	Amortized payment suspense	49.09	39,609.61
12/28/05	Interest Payment Split Out	198.05	39,609.61
12/28/05	Principal Payment Split Out	52.86	39,556.75
12/29/05	Effective Date Credit Intere	0.01	39,556.75
	12/28/05 Effective Date		
12/29/05	PRINCIPAL PAYMENT	49.09	39,507.66
	12/28/05 Effective Date		
1/27/06	Effective Date Credit Intere	0.20	39,507.66
	1/26/06 Effective Date		

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 8
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

1/30/06	REGULAR PAYMENT	300.00	39,507.66
1/30/06	Amortized payment suspense	49.09	39,507.66
1/30/06	Interest Payment Split Out	197.54	39,507.66
1/30/06	Principal Payment Split Out	53.37	39,454.29
1/30/06	Effective Date Credit Intere	0.97	39,454.29
	1/26/06 Effective Date		
1/31/06	Effective Date Credit Intere	0.01	39,454.29
	1/30/06 Effective Date		
1/31/06	PRINCIPAL PAYMENT	49.09	39,405.20
	1/30/06 Effective Date		
2/27/06	REGULAR PAYMENT	300.00	39,405.20
2/27/06	Amortized payment suspense	49.09	39,405.20
2/27/06	Interest Payment Split Out	197.03	39,405.20
2/27/06	Principal Payment Split Out	53.88	39,351.32
2/28/06	Effective Date Credit Intere	0.01	39,351.32
	2/27/06 Effective Date		
2/28/06	PRINCIPAL PAYMENT	49.09	39,302.23
	2/27/06 Effective Date		
3/01/06	REGULAR PAYMENT	300.00	39,302.23
3/01/06	Amortized payment suspense	49.09	39,302.23
3/01/06	Interest Payment Split Out	196.51	39,302.23
3/01/06	Principal Payment Split Out	54.40	39,247.83
3/02/06	Effective Date Credit Intere	0.01	39,247.83
	3/01/06 Effective Date		
3/02/06	PRINCIPAL PAYMENT	49.09	39,198.74
	3/01/06 Effective Date		
3/31/06	REGULAR PAYMENT	300.00	39,198.74
3/31/06	Amortized payment suspense	49.09	39,198.74
3/31/06	Interest Payment Split Out	195.99	39,198.74
3/31/06	Principal Payment Split Out	54.92	39,143.82
4/03/06	Effective Date Credit Intere	0.02	39,143.82
	3/31/06 Effective Date		
4/03/06	PRINCIPAL PAYMENT	49.09	39,094.73
	3/31/06 Effective Date		
5/01/06	REGULAR PAYMENT	300.00	39,094.73
5/01/06	Amortized payment suspense	49.09	39,094.73
5/01/06	Interest Payment Split Out	195.47	39,094.73
5/01/06	Principal Payment Split Out	55.44	39,039.29
5/02/06	Effective Date Credit Intere	0.01	39,039.29
	5/01/06 Effective Date		
5/02/06	PRINCIPAL PAYMENT	49.09	38,990.20
	5/01/06 Effective Date		
5/30/06	REGULAR PAYMENT	300.00	38,990.20
5/30/06	Amortized payment suspense	49.09	38,990.20
5/30/06	Interest Payment Split Out	194.95	38,990.20
5/30/06	Principal Payment Split Out	55.96	38,934.24
5/31/06	Effective Date Credit Intere	0.01	38,934.24
	5/30/06 Effective Date		

MIDDLEBURG BANK
 PO BOX 5
 MIDDLEBURG VA 20118-0005
 PH# (703) 777-6327

Page 9
 Date 2/22/16
 Account No. 92025

SHIRLEY KOMACK
 112 FREDERICKSBURG DR
 STEPHENS CITY VA 22655-4542

5/31/06	PRINCIPAL PAYMENT	49.09	38,885.15
	5/30/06 Effective Date		
6/29/06	REGULAR PAYMENT	300.00	38,885.15
6/29/06	Interest Payment Split Out	194.43	38,885.15
6/29/06	Principal Payment Split Out	56.48	38,828.67
6/29/06	Principal Curtailment	49.09	38,779.58
7/28/06	REGULAR PAYMENT	300.00	38,779.58
7/28/06	Interest Payment Split Out	193.90	38,779.58
7/28/06	Principal Payment Split Out	57.01	38,722.57
7/28/06	Principal Curtailment	49.09	38,673.48
8/28/06	REGULAR PAYMENT	300.00	38,673.48
8/28/06	Interest Payment Split Out	193.37	38,673.48
8/28/06	Principal Payment Split Out	57.54	38,615.94
8/28/06	Principal Curtailment	49.09	38,566.85
9/28/06	REGULAR PAYMENT	300.00	38,566.85
9/28/06	Interest Payment Split Out	192.83	38,566.85
9/28/06	Principal Payment Split Out	58.08	38,508.77
9/28/06	Principal Curtailment	49.09	38,459.68
10/30/06	REGULAR PAYMENT	300.00	38,459.68
10/30/06	Interest Payment Split Out	192.30	38,459.68
10/30/06	Principal Payment Split Out	58.61	38,401.07
10/30/06	Principal Curtailment	49.09	38,351.98
11/28/06	REGULAR PAYMENT	300.00	38,351.98
11/28/06	Interest Payment Split Out	191.76	38,351.98
11/28/06	Principal Payment Split Out	59.15	38,292.83
11/28/06	Principal Curtailment	49.09	38,243.74
12/29/06	REGULAR PAYMENT	300.00	38,243.74
12/29/06	Amortized payment suspense	49.09	38,243.74
12/29/06	Interest Payment Split Out	191.22	38,243.74
12/29/06	Principal Payment Split Out	59.69	38,184.05
1/02/07	Effective Date Credit Intere	0.03	38,184.05
	12/29/06 Effective Date		
1/02/07	PRINCIPAL PAYMENT	49.09	38,134.96
	12/29/06 Effective Date		
1/29/07	REGULAR PAYMENT	300.00	38,134.96
1/29/07	Amortized payment suspense	49.09	38,134.96
1/29/07	Interest Payment Split Out	190.67	38,134.96
1/29/07	Principal Payment Split Out	60.24	38,074.72
1/30/07	Effective Date Credit Intere	0.01	38,074.72
	1/29/07 Effective Date		
1/30/07	PRINCIPAL PAYMENT	49.09	38,025.63
	1/29/07 Effective Date		
2/28/07	REGULAR PAYMENT	300.00	38,025.63
2/28/07	Amortized payment suspense	49.09	38,025.63
2/28/07	Interest Payment Split Out	190.13	38,025.63
2/28/07	Principal Payment Split Out	60.78	37,964.85
3/01/07	Effective Date Credit Intere	0.01	37,964.85
	2/28/07 Effective Date		

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 10
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

3/01/07	PRINCIPAL PAYMENT	49.09	37,915.76
	2/28/07 Effective Date		
3/27/07	REGULAR PAYMENT	300.00	37,915.76
3/27/07	Amortized payment suspense	49.09	37,915.76
3/27/07	Interest Payment Split Out	189.58	37,915.76
3/27/07	Principal Payment Split Out	61.33	37,854.43
3/28/07	Effective Date Credit Intere	0.01	37,854.43
	3/27/07 Effective Date		
3/28/07	PRINCIPAL PAYMENT	49.09	37,805.34
	3/27/07 Effective Date		
4/27/07	REGULAR PAYMENT	300.00	37,805.34
4/27/07	Amortized payment suspense	49.09	37,805.34
4/27/07	Interest Payment Split Out	189.03	37,805.34
4/27/07	Principal Payment Split Out	61.88	37,743.46
4/30/07	Effective Date Credit Intere	0.02	37,743.46
	4/27/07 Effective Date		
4/30/07	PRINCIPAL PAYMENT	49.09	37,694.37
	4/27/07 Effective Date		
5/29/07	REGULAR PAYMENT	300.00	37,694.37
5/29/07	Amortized payment suspense	49.09	37,694.37
5/29/07	Interest Payment Split Out	188.47	37,694.37
5/29/07	Principal Payment Split Out	62.44	37,631.93
5/30/07	Effective Date Credit Intere	0.01	37,631.93
	5/29/07 Effective Date		
5/30/07	PRINCIPAL PAYMENT	49.09	37,582.84
	5/29/07 Effective Date		
6/28/07	REGULAR PAYMENT	300.00	37,582.84
6/28/07	Amortized payment suspense	49.09	37,582.84
6/28/07	Interest Payment Split Out	187.91	37,582.84
6/28/07	Principal Payment Split Out	63.00	37,519.84
6/29/07	Effective Date Credit Intere	0.01	37,519.84
	6/28/07 Effective Date		
6/29/07	PRINCIPAL PAYMENT	49.09	37,470.75
	6/28/07 Effective Date		
7/30/07	REGULAR PAYMENT	300.00	37,470.75
7/30/07	Amortized payment suspense	49.09	37,470.75
7/30/07	Interest Payment Split Out	187.35	37,470.75
7/30/07	Principal Payment Split Out	63.56	37,407.19
7/31/07	Effective Date Credit Intere	0.01	37,407.19
	7/30/07 Effective Date		
7/31/07	PRINCIPAL PAYMENT	49.09	37,358.10
	7/30/07 Effective Date		
8/28/07	REGULAR PAYMENT	300.00	37,358.10
8/28/07	Amortized payment suspense	49.09	37,358.10
8/28/07	Interest Payment Split Out	186.79	37,358.10
8/28/07	Principal Payment Split Out	64.12	37,293.98
8/29/07	Effective Date Credit Intere	0.01	37,293.98
	8/28/07 Effective Date		

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 11
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

8/29/07	PRINCIPAL PAYMENT	49.09	37,244.89
	8/28/07 Effective Date		
9/28/07	REGULAR PAYMENT	300.00	37,244.89
9/28/07	Amortized payment suspense	49.09	37,244.89
9/28/07	Interest Payment Split Out	186.22	37,244.89
9/28/07	Principal Payment Split Out	64.69	37,180.20
10/01/07	Effective Date Credit Intere	0.02	37,180.20
	9/28/07 Effective Date		
10/01/07	PRINCIPAL PAYMENT	49.09	37,131.11
	9/28/07 Effective Date		
11/13/07	REGULAR PAYMENT	300.00	37,131.11
11/13/07	Amortized payment suspense	49.09	37,131.11
11/13/07	Interest Payment Split Out	185.66	37,131.11
11/13/07	Principal Payment Split Out	65.25	37,065.86
11/14/07	Effective Date Credit Intere	0.01	37,065.86
	11/13/07 Effective Date		
11/14/07	PRINCIPAL PAYMENT	49.09	37,016.77
	11/13/07 Effective Date		
1/09/08	Late Charge Assessed	12.55	37,016.77
1/28/08	Reversed Late Charge Assesse	12.55	37,016.77
	1/09/08 Effective Date		
1/28/08	REGULAR PAYMENT	250.91	37,016.77
1/28/08	Interest Payment Split Out	185.08	37,016.77
1/28/08	Principal Payment Split Out	65.83	36,950.94
1/28/08	PRINCIPAL PAYMENT	49.09	36,901.85
2/11/08	Late Charge Assessed	12.55	36,901.85
2/20/08	REGULAR PAYMENT	300.00	36,901.85
2/20/08	Amortized payment suspense	36.54	36,901.85
2/20/08	Interest Payment Split Out	184.51	36,901.85
2/20/08	Principal Payment Split Out	66.40	36,835.45
2/20/08	Late Charge Split Out	12.55	36,835.45
2/21/08	Effective Date Credit Intere	0.01	36,835.45
	2/20/08 Effective Date		
2/21/08	PRINCIPAL PAYMENT	36.54	36,798.91
	2/20/08 Effective Date		
3/10/08	REGULAR PAYMENT	250.91	36,798.91
3/10/08	Interest Payment Split Out	183.99	36,798.91
3/10/08	Principal Payment Split Out	66.92	36,731.99
3/10/08	PRINCIPAL PAYMENT	49.09	36,682.90
4/08/08	REGULAR PAYMENT	250.91	36,682.90
4/08/08	Interest Payment Split Out	183.41	36,682.90
4/08/08	Principal Payment Split Out	67.50	36,615.40
4/08/08	PRINCIPAL PAYMENT	49.09	36,566.31
5/09/08	REGULAR PAYMENT	250.91	36,566.31
5/09/08	Interest Payment Split Out	182.83	36,566.31
5/09/08	Principal Payment Split Out	68.08	36,498.23
5/09/08	PRINCIPAL PAYMENT	49.09	36,449.14

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 12
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

6/09/08	REGULAR PAYMENT	250.91	36,449.14
6/09/08	Interest Payment Split Out	182.25	36,449.14
6/09/08	Principal Payment Split Out	68.66	36,380.48
6/09/08	PRINCIPAL PAYMENT	49.09	36,331.39
7/09/08	REGULAR PAYMENT	250.91	36,331.39
7/09/08	Interest Payment Split Out	181.66	36,331.39
7/09/08	Principal Payment Split Out	69.25	36,262.14
7/09/08	PRINCIPAL PAYMENT	49.09	36,213.05
8/11/08	REGULAR PAYMENT	250.91	36,213.05
8/11/08	Interest Payment Split Out	181.07	36,213.05
8/11/08	Principal Payment Split Out	69.84	36,143.21
8/11/08	PRINCIPAL PAYMENT	49.09	36,094.12
9/09/08	Late Charge Assessed	12.55	36,094.12
9/10/08	REGULAR PAYMENT	300.00	36,094.12
9/10/08	Amortized payment suspense	36.54	36,094.12
9/10/08	Interest Payment Split Out	180.47	36,094.12
9/10/08	Principal Payment Split Out	70.44	36,023.68
9/10/08	Late Charge Split Out	12.55	36,023.68
9/11/08	Effective Date Credit Intere	0.01	36,023.68
	9/10/08 Effective Date		
9/11/08	PRINCIPAL PAYMENT	36.54	35,987.14
	9/10/08 Effective Date		
10/10/08	Late Charge Assessed	12.55	35,987.14
10/27/08	REGULAR PAYMENT	300.00	35,987.14
10/27/08	Amortized payment suspense	36.54	35,987.14
10/27/08	Interest Payment Split Out	179.94	35,987.14
10/27/08	Principal Payment Split Out	70.97	35,916.17
10/27/08	Late Charge Split Out	12.55	35,916.17
10/28/08	Effective Date Credit Intere	0.01	35,916.17
	10/27/08 Effective Date		
10/28/08	PRINCIPAL PAYMENT	36.54	35,879.63
	10/27/08 Effective Date		
11/10/08	Late Charge Assessed	12.55	35,879.63
11/12/08	REGULAR PAYMENT	300.00	35,879.63
11/12/08	Amortized payment suspense	36.54	35,879.63
11/12/08	Interest Payment Split Out	179.40	35,879.63
11/12/08	Principal Payment Split Out	71.51	35,808.12
11/12/08	Late Charge Split Out	12.55	35,808.12
11/13/08	Effective Date Credit Intere	0.01	35,808.12
	11/12/08 Effective Date		
11/13/08	PRINCIPAL PAYMENT	36.54	35,771.58
	11/12/08 Effective Date		
12/10/08	Late Charge Assessed	12.55	35,771.58
12/11/08	REGULAR PAYMENT	263.46	35,771.58
12/11/08	Interest Payment Split Out	178.86	35,771.58
12/11/08	Principal Payment Split Out	72.05	35,699.53
12/11/08	Late Charge Split Out	12.55	35,699.53

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 13
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

12/11/08	PRINCIPAL PAYMENT	36.54	35,662.99
12/23/08	REGULAR PAYMENT	300.00	35,662.99
12/23/08	Amortized payment suspense	49.09	35,662.99
12/23/08	Interest Payment Split Out	178.31	35,662.99
12/23/08	Principal Payment Split Out	72.60	35,590.39
12/23/08	REGULAR PAYMENT	250.91	35,590.39
12/23/08	Interest Payment Split Out	177.95	35,590.39
12/23/08	Principal Payment Split Out	72.96	35,517.43
12/23/08	REGULAR PAYMENT	12.55	35,517.43
12/23/08	Amortized payment suspense	12.55	35,517.43
12/24/08	Interest Payment Reversal	178.31	35,517.43
	12/23/08 Effective Date		
12/24/08	Generated Principal Reversal	72.60	35,590.03
	12/23/08 Effective Date		
12/24/08	PRINCIPAL PAYMENT	12.55	35,577.48
	12/23/08 Effective Date		
12/24/08	Effective Date Credit Intere	0.01	35,577.48
	12/23/08 Effective Date		
12/24/08	PRINCIPAL PAYMENT	49.09	35,528.39
	12/23/08 Effective Date		
12/24/08	Effective Date Credit Intere	0.04	35,528.39
	12/23/08 Effective Date		
12/24/08	PRINCIPAL PAYMENT	250.91	35,277.48
	12/23/08 Effective Date		
1/12/09	REGULAR PAYMENT	250.91	35,277.48
1/12/09	Interest Payment Split Out	176.39	35,277.48
1/12/09	Principal Payment Split Out	74.52	35,202.96
1/12/09	PRINCIPAL PAYMENT	49.09	35,153.87
2/11/09	REGULAR PAYMENT	250.91	35,153.87
2/11/09	Interest Payment Split Out	175.77	35,153.87
2/11/09	Principal Payment Split Out	75.14	35,078.73
2/11/09	PRINCIPAL PAYMENT	49.09	35,029.64
3/12/09	REGULAR PAYMENT	300.00	35,029.64
3/12/09	Amortized payment suspense	49.09	35,029.64
3/12/09	Interest Payment Split Out	175.15	35,029.64
3/12/09	Principal Payment Split Out	75.76	34,953.88
3/13/09	Effective Date Credit Intere	0.01	34,953.88
	3/12/09 Effective Date		
3/13/09	PRINCIPAL PAYMENT	49.09	34,904.79
	3/12/09 Effective Date		
4/13/09	REGULAR PAYMENT	250.91	34,904.79
4/13/09	Interest Payment Split Out	174.52	34,904.79
4/13/09	Principal Payment Split Out	76.39	34,828.40
4/13/09	PRINCIPAL PAYMENT	49.09	34,779.31
5/13/09	REGULAR PAYMENT	250.91	34,779.31
5/13/09	Interest Payment Split Out	173.90	34,779.31
5/13/09	Principal Payment Split Out	77.01	34,702.30

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 14
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

5/13/09	PRINCIPAL PAYMENT	49.09	34,653.21
6/12/09	REGULAR PAYMENT	300.00	34,653.21
6/12/09	Amortized payment suspense	49.09	34,653.21
6/12/09	Interest Payment Split Out	173.27	34,653.21
6/12/09	Principal Payment Split Out	77.64	34,575.57
6/15/09	Effective Date Credit Intere	0.02	34,575.57
	6/12/09 Effective Date		
6/15/09	PRINCIPAL PAYMENT	49.09	34,526.48
	6/12/09 Effective Date		
7/14/09	REGULAR PAYMENT	250.91	34,526.48
7/14/09	Interest Payment Split Out	172.63	34,526.48
7/14/09	Principal Payment Split Out	78.28	34,448.20
7/14/09	PRINCIPAL PAYMENT	49.09	34,399.11
8/10/09	REGULAR PAYMENT	300.00	34,399.11
8/10/09	Amortized payment suspense	49.09	34,399.11
8/10/09	Interest Payment Split Out	172.00	34,399.11
8/10/09	Principal Payment Split Out	78.91	34,320.20
8/11/09	Effective Date Credit Intere	0.01	34,320.20
	8/10/09 Effective Date		
8/11/09	PRINCIPAL PAYMENT	49.09	34,271.11
	8/10/09 Effective Date		
9/14/09	REGULAR PAYMENT	300.00	34,271.11
9/14/09	Amortized payment suspense	49.09	34,271.11
9/14/09	Interest Payment Split Out	171.36	34,271.11
9/14/09	Principal Payment Split Out	79.55	34,191.56
9/15/09	Effective Date Credit Intere	0.01	34,191.56
	9/14/09 Effective Date		
9/15/09	PRINCIPAL PAYMENT	49.09	34,142.47
	9/14/09 Effective Date		
10/13/09	REGULAR PAYMENT	300.00	34,142.47
10/13/09	Amortized payment suspense	49.09	34,142.47
10/13/09	Interest Payment Split Out	170.71	34,142.47
10/13/09	Principal Payment Split Out	80.20	34,062.27
10/14/09	Effective Date Credit Intere	0.01	34,062.27
	10/13/09 Effective Date		
10/14/09	PRINCIPAL PAYMENT	49.09	34,013.18
	10/13/09 Effective Date		
11/12/09	REGULAR PAYMENT	300.00	34,013.18
11/12/09	Amortized payment suspense	49.09	34,013.18
11/12/09	Interest Payment Split Out	170.07	34,013.18
11/12/09	Principal Payment Split Out	80.84	33,932.34
11/13/09	Effective Date Credit Intere	0.01	33,932.34
	11/12/09 Effective Date		
11/13/09	PRINCIPAL PAYMENT	49.09	33,883.25
	11/12/09 Effective Date		
12/10/09	REGULAR PAYMENT	300.00	33,883.25
12/10/09	Amortized payment suspense	49.09	33,883.25

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 15
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

12/10/09	Interest Payment Split Out	169.42	33,883.25
12/10/09	Principal Payment Split Out	81.49	33,801.76
12/11/09	Effective Date Credit Intere	0.01	33,801.76
	12/10/09 Effective Date		
12/11/09	PRINCIPAL PAYMENT	49.09	33,752.67
	12/10/09 Effective Date		
1/12/10	REGULAR PAYMENT	250.91	33,752.67
1/12/10	Interest Payment Split Out	168.76	33,752.67
1/12/10	Principal Payment Split Out	82.15	33,670.52
1/12/10	PRINCIPAL PAYMENT	49.09	33,621.43
2/17/10	REGULAR PAYMENT	250.91	33,621.43
2/17/10	Interest Payment Split Out	168.11	33,621.43
2/17/10	Principal Payment Split Out	82.80	33,538.63
2/17/10	PRINCIPAL PAYMENT	49.09	33,489.54
3/11/10	REGULAR PAYMENT	300.00	33,489.54
3/11/10	Amortized payment suspense	49.09	33,489.54
3/11/10	Interest Payment Split Out	167.45	33,489.54
3/11/10	Principal Payment Split Out	83.46	33,406.08
3/12/10	Effective Date Credit Intere	0.01	33,406.08
	3/11/10 Effective Date		
3/12/10	PRINCIPAL PAYMENT	49.09	33,356.99
	3/11/10 Effective Date		
4/12/10	REGULAR PAYMENT	250.91	33,356.99
4/12/10	Interest Payment Split Out	166.78	33,356.99
4/12/10	Principal Payment Split Out	84.13	33,272.86
4/12/10	PRINCIPAL PAYMENT	49.09	33,223.77
5/10/10	REGULAR PAYMENT	250.91	33,223.77
5/10/10	Interest Payment Split Out	166.12	33,223.77
5/10/10	Principal Payment Split Out	84.79	33,138.98
5/10/10	PRINCIPAL PAYMENT	49.09	33,089.89
5/28/10	Status Change	0.00	33,089.89
6/09/10	Late Charge Assessed	12.55	33,089.89
6/10/10	REGULAR PAYMENT	300.00	33,089.89
6/10/10	Amortized payment suspense	36.54	33,089.89
6/10/10	Interest Payment Split Out	165.45	33,089.89
6/10/10	Principal Payment Split Out	85.46	33,004.43
6/10/10	Late Charge Split Out	12.55	33,004.43
6/11/10	Effective Date Credit Intere	0.01	33,004.43
	6/10/10 Effective Date		
6/11/10	PRINCIPAL PAYMENT	36.54	32,967.89
	6/10/10 Effective Date		
6/25/10	Interest Rate Change	6.125000%	32,967.89
	5/30/10 Effective Date		
6/25/10	Status Change	0.00	32,967.89
	0/00/00 Effective Date		
6/25/10	Generated Accrual Adjustment	2.95	32,967.89
	5/30/10 Effective Date		

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 16
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

6/25/10	Loan Renewal	0.00	32,967.89
7/23/10	REGULAR PAYMENT	250.00	32,967.89
7/23/10	Amortized payment suspense	21.52	32,967.89
7/23/10	Interest Payment Split Out	168.27	32,967.89
7/23/10	Principal Payment Split Out	60.21	32,907.68
7/26/10	Effective Date Credit Intere	0.01	32,907.68
	7/23/10 Effective Date		
7/26/10	PRINCIPAL PAYMENT	21.52	32,886.16
	7/23/10 Effective Date		
8/30/10	REGULAR PAYMENT	228.48	32,886.16
8/30/10	Interest Payment Split Out	167.86	32,886.16
8/30/10	Principal Payment Split Out	60.62	32,825.54
8/30/10	PRINCIPAL PAYMENT	21.52	32,804.02
9/28/10	REGULAR PAYMENT	228.48	32,804.02
9/28/10	Interest Payment Split Out	167.44	32,804.02
9/28/10	Principal Payment Split Out	61.04	32,742.98
9/28/10	PRINCIPAL PAYMENT	21.52	32,721.46
10/27/10	REGULAR PAYMENT	228.48	32,721.46
10/27/10	Interest Payment Split Out	167.02	32,721.46
10/27/10	Principal Payment Split Out	61.46	32,660.00
10/27/10	PRINCIPAL PAYMENT	21.52	32,638.48
11/29/10	REGULAR PAYMENT	228.48	32,638.48
11/29/10	Interest Payment Split Out	166.59	32,638.48
11/29/10	Principal Payment Split Out	61.89	32,576.59
11/29/10	PRINCIPAL PAYMENT	21.52	32,555.07
1/03/11	REGULAR PAYMENT	228.48	32,555.07
1/03/11	Interest Payment Split Out	166.17	32,555.07
1/03/11	Principal Payment Split Out	62.31	32,492.76
1/03/11	PRINCIPAL PAYMENT	21.52	32,471.24
1/31/11	REGULAR PAYMENT	228.48	32,471.24
1/31/11	Interest Payment Split Out	165.74	32,471.24
1/31/11	Principal Payment Split Out	62.74	32,408.50
1/31/11	PRINCIPAL PAYMENT	21.52	32,386.98
2/28/11	REGULAR PAYMENT	228.48	32,386.98
2/28/11	Interest Payment Split Out	165.31	32,386.98
2/28/11	Principal Payment Split Out	63.17	32,323.81
2/28/11	PRINCIPAL PAYMENT	21.52	32,302.29
3/28/11	REGULAR PAYMENT	228.48	32,302.29
3/28/11	Interest Payment Split Out	164.88	32,302.29
3/28/11	Principal Payment Split Out	63.60	32,238.69
3/28/11	PRINCIPAL PAYMENT	21.52	32,217.17
4/27/11	REGULAR PAYMENT	228.48	32,217.17
4/27/11	Interest Payment Split Out	164.44	32,217.17
4/27/11	Principal Payment Split Out	64.04	32,153.13
4/27/11	PRINCIPAL PAYMENT	21.52	32,131.61
5/23/11	REGULAR PAYMENT	228.48	32,131.61
5/23/11	Interest Payment Split Out	164.01	32,131.61

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 17
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

5/23/11	Principal Payment Split Out	64.47	32,067.14
5/23/11	PRINCIPAL PAYMENT	21.52	32,045.62
6/22/11	REGULAR PAYMENT	228.48	32,045.62
6/22/11	Interest Payment Split Out	163.57	32,045.62
6/22/11	Principal Payment Split Out	64.91	31,980.71
6/22/11	PRINCIPAL PAYMENT	21.52	31,959.19
7/18/11	REGULAR PAYMENT	250.00	31,959.19
7/18/11	Amortized payment suspense	21.52	31,959.19
7/18/11	Interest Payment Split Out	163.13	31,959.19
7/18/11	Principal Payment Split Out	65.35	31,893.84
7/19/11	PRINCIPAL PAYMENT	21.52	31,872.32
	7/18/11 Effective Date		
8/19/11	INTEREST PAYMENT	162.68	31,872.32
	8/18/11 Effective Date		
8/19/11	PRINCIPAL PAYMENT	21.52	31,850.80
	8/18/11 Effective Date		
8/19/11	Effective Date Credit Intere	0.01	31,850.80
	8/18/11 Effective Date		
8/19/11	PRINCIPAL PAYMENT	65.80	31,785.00
	8/18/11 Effective Date		
9/26/11	REGULAR PAYMENT	250.00	31,785.00
9/26/11	Amortized payment suspense	21.52	31,785.00
9/26/11	Interest Payment Split Out	162.24	31,785.00
9/26/11	Principal Payment Split Out	66.24	31,718.76
9/27/11	PRINCIPAL PAYMENT	21.52	31,697.24
	9/26/11 Effective Date		
10/31/11	REGULAR PAYMENT	250.00	31,697.24
10/31/11	Amortized payment suspense	21.52	31,697.24
10/31/11	Interest Payment Split Out	161.79	31,697.24
10/31/11	Principal Payment Split Out	66.69	31,630.55
11/07/11	Effective Date Credit Intere	0.02	31,630.55
	10/31/11 Effective Date		
11/07/11	PRINCIPAL PAYMENT	21.52	31,609.03
	10/31/11 Effective Date		
12/08/11	Late Charge Assessed	11.42	31,609.03
12/12/11	REGULAR PAYMENT	240.00	31,609.03
12/12/11	Amortized payment suspense	0.10	31,609.03
12/12/11	Interest Payment Split Out	161.34	31,609.03
12/12/11	Principal Payment Split Out	67.14	31,541.89
12/12/11	Late Charge Split Out	11.42	31,541.89
12/13/11	PRINCIPAL PAYMENT	0.10	31,541.79
	12/12/11 Effective Date		
12/20/11	REGULAR PAYMENT	250.00	31,541.79
12/20/11	Amortized payment suspense	21.52	31,541.79
12/20/11	Interest Payment Split Out	160.99	31,541.79
12/20/11	Principal Payment Split Out	67.49	31,474.30
12/21/11	PRINCIPAL PAYMENT	21.52	31,452.78
	12/20/11 Effective Date		

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 18
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR.
STEPHENS CITY VA 22655-4542

1/30/12	REGULAR PAYMENT	250.00	31,452.78
1/30/12	Amortized payment suspense	21.52	31,452.78
1/30/12	Interest Payment Split Out	160.54	31,452.78
1/30/12	Principal Payment Split Out	67.94	31,384.84
1/31/12	PRINCIPAL PAYMENT	21.52	31,363.32
	1/30/12 Effective Date		
2/27/12	REGULAR PAYMENT	250.00	31,363.32
2/27/12	Amortized payment suspense	21.52	31,363.32
2/27/12	Interest Payment Split Out	160.08	31,363.32
2/27/12	Principal Payment Split Out	68.40	31,294.92
2/28/12	PRINCIPAL PAYMENT	21.52	31,273.40
	2/27/12 Effective Date		
3/26/12	REGULAR PAYMENT	250.00	31,273.40
3/26/12	Amortized payment suspense	21.52	31,273.40
3/26/12	Interest Payment Split Out	159.62	31,273.40
3/26/12	Principal Payment Split Out	68.86	31,204.54
3/27/12	PRINCIPAL PAYMENT	21.52	31,183.02
	3/26/12 Effective Date		
4/23/12	REGULAR PAYMENT	228.48	31,183.02
4/23/12	Interest Payment Split Out	159.16	31,183.02
4/23/12	Principal Payment Split Out	69.32	31,113.70
4/23/12	PRINCIPAL PAYMENT	71.52	31,042.18
5/22/12	REGULAR PAYMENT	250.00	31,042.18
5/22/12	Amortized payment suspense	21.52	31,042.18
5/22/12	Interest Payment Split Out	158.44	31,042.18
5/22/12	Principal Payment Split Out	70.04	30,972.14
5/23/12	PRINCIPAL PAYMENT	21.52	30,950.62
	5/22/12 Effective Date		
6/07/12	REGULAR PAYMENT	250.00	30,950.62
6/07/12	Amortized payment suspense	21.52	30,950.62
6/07/12	Interest Payment Split Out	157.98	30,950.62
6/07/12	Principal Payment Split Out	70.50	30,880.12
6/08/12	PRINCIPAL PAYMENT	21.52	30,858.60
	6/07/12 Effective Date		
7/26/12	REGULAR PAYMENT	250.00	30,858.60
7/26/12	Amortized payment suspense	21.52	30,858.60
7/26/12	Interest Payment Split Out	157.51	30,858.60
7/26/12	Principal Payment Split Out	70.97	30,787.63
7/27/12	PRINCIPAL PAYMENT	21.52	30,766.11
	7/26/12 Effective Date		
9/07/12	Late Charge Assessed	11.42	30,766.11
9/27/12	REGULAR PAYMENT	250.00	30,766.11
9/27/12	Amortized payment suspense	10.10	30,766.11
9/27/12	Interest Payment Split Out	157.04	30,766.11
9/27/12	Principal Payment Split Out	71.44	30,694.67
9/27/12	Late Charge Split Out	11.42	30,694.67
9/28/12	PRINCIPAL PAYMENT	10.10	30,684.57
	9/27/12 Effective Date		

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 19
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

10/01/12	REGULAR PAYMENT	250.00	30,684.57
10/01/12	Amortized payment suspense	21.52	30,684.57
10/01/12	Interest Payment Split Out	156.62	30,684.57
10/01/12	Principal Payment Split Out	71.86	30,612.71
10/02/12	PRINCIPAL PAYMENT	21.52	30,591.19
	10/01/12 Effective Date		
11/05/12	REGULAR PAYMENT	250.00	30,591.19
11/05/12	Amortized payment suspense	21.52	30,591.19
11/05/12	Interest Payment Split Out	156.14	30,591.19
11/05/12	Principal Payment Split Out	72.34	30,518.85
11/06/12	PRINCIPAL PAYMENT	21.52	30,497.33
	11/05/12 Effective Date		
12/03/12	REGULAR PAYMENT	250.00	30,497.33
12/03/12	Amortized payment suspense	21.52	30,497.33
12/03/12	Interest Payment Split Out	155.66	30,497.33
12/03/12	Principal Payment Split Out	72.82	30,424.51
12/04/12	PRINCIPAL PAYMENT	21.52	30,402.99
	12/03/12 Effective Date		
12/27/12	REGULAR PAYMENT	7.61	30,402.99
12/27/12	Amortized payment suspense	7.61	30,402.99
12/28/12	PRINCIPAL PAYMENT	7.61	30,395.38
	12/27/12 Effective Date		
12/31/12	REGULAR PAYMENT	250.00	30,395.38
12/31/12	Amortized payment suspense	21.52	30,395.38
12/31/12	Interest Payment Split Out	155.14	30,395.38
12/31/12	Principal Payment Split Out	73.34	30,322.04
1/02/13	Effective Date Credit Intere	0.01	30,322.04
	12/31/12 Effective Date		
1/02/13	PRINCIPAL PAYMENT	21.52	30,300.52
	12/31/12 Effective Date		
1/14/13	REGULAR PAYMENT	11.95	30,300.52
1/14/13	Amortized payment suspense	11.95	30,300.52
1/15/13	PRINCIPAL PAYMENT	11.95	30,288.57
	1/14/13 Effective Date		
1/30/13	REGULAR PAYMENT	250.00	30,288.57
1/30/13	Amortized payment suspense	21.52	30,288.57
1/30/13	Interest Payment Split Out	154.60	30,288.57
1/30/13	Principal Payment Split Out	73.88	30,214.69
1/31/13	PRINCIPAL PAYMENT	21.52	30,193.17
	1/30/13 Effective Date		
3/11/13	Late Charge Assessed	11.42	30,193.17
4/04/13	REGULAR PAYMENT	240.00	30,193.17
4/04/13	Amortized payment suspense	0.10	30,193.17
4/04/13	Interest Payment Split Out	154.11	30,193.17
4/04/13	Principal Payment Split Out	74.37	30,118.80
4/04/13	Late Charge Split Out	11.42	30,118.80
4/05/13	PRINCIPAL PAYMENT	0.10	30,118.70
	4/04/13 Effective Date		

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 20
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

4/08/13	Late Charge Assessed	11.42	30,118.70
4/25/13	REGULAR PAYMENT	250.00	30,118.70
4/25/13	Amortized payment suspense	10.10	30,118.70
4/25/13	Interest Payment Split Out	153.73	30,118.70
4/25/13	Principal Payment Split Out	74.75	30,043.95
4/25/13	Late Charge Split Out	11.42	30,043.95
4/26/13	PRINCIPAL PAYMENT	10.10	30,033.85
	4/25/13 Effective Date		
5/08/13	Late Charge Assessed	11.42	30,033.85
5/17/13	REGULAR PAYMENT	11.42	30,033.85
5/17/13	Amortized payment suspense	11.42	30,033.85
5/20/13	LATE FEE PAYMENT	11.42	30,033.85
	5/17/13 Effective Date		
6/03/13	REGULAR PAYMENT	250.00	30,033.85
6/03/13	Amortized payment suspense	21.52	30,033.85
6/03/13	Interest Payment Split Out	153.30	30,033.85
6/03/13	Principal Payment Split Out	75.18	29,958.67
6/04/13	PRINCIPAL PAYMENT	21.52	29,937.15
	6/03/13 Effective Date		
6/07/13	Late Charge Assessed	11.42	29,937.15
7/01/13	REGULAR PAYMENT	250.00	29,937.15
7/01/13	Amortized payment suspense	10.10	29,937.15
7/01/13	Interest Payment Split Out	152.80	29,937.15
7/01/13	Principal Payment Split Out	75.68	29,861.47
7/01/13	Late Charge Split Out	11.42	29,861.47
7/02/13	PRINCIPAL PAYMENT	10.10	29,851.37
	7/01/13 Effective Date		
7/08/13	Late Charge Assessed	11.42	29,851.37
8/01/13	REGULAR PAYMENT	250.00	29,851.37
8/01/13	Amortized payment suspense	10.10	29,851.37
8/01/13	Interest Payment Split Out	152.37	29,851.37
8/01/13	Principal Payment Split Out	76.11	29,775.26
8/01/13	Late Charge Split Out	11.42	29,775.26
8/02/13	PRINCIPAL PAYMENT	10.10	29,765.16
	8/01/13 Effective Date		
8/07/13	Late Charge Assessed	11.42	29,765.16
9/09/13	REGULAR PAYMENT	250.00	29,765.16
9/09/13	Amortized payment suspense	10.10	29,765.16
9/09/13	Interest Payment Split Out	151.93	29,765.16
9/09/13	Principal Payment Split Out	76.55	29,688.61
9/09/13	Late Charge Split Out	11.42	29,688.61
9/09/13	Late Charge Assessed	11.42	29,688.61
9/10/13	PRINCIPAL PAYMENT	10.10	29,678.51
	9/09/13 Effective Date		
9/30/13	Status Change	0.00	29,678.51
9/30/13	INTEREST ADJUSTMENT	302.07	29,678.51
9/30/13	INTEREST ADJUSTMENT	302.07	29,678.51

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 21
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

10/02/13	REGULAR PAYMENT	20.00	29,678.51
	9/30/13 Effective Date		
10/02/13	Interest Payment Split Out	20.00	29,678.51
	9/30/13 Effective Date		
10/04/13	Interest Payment Reversal	20.00	29,678.51
	9/30/13 Effective Date		
10/04/13	PRINCIPAL PAYMENT	20.00	29,658.51
	9/30/13 Effective Date		
10/08/13	REGULAR PAYMENT	250.00	29,658.51
10/08/13	Interest Payment Split Out	151.38	29,658.51
10/08/13	Principal Payment Split Out	77.10	29,581.41
10/08/13	Late Charge Split Out	11.42	29,581.41
10/08/13	Principal Curtailment	10.10	29,571.31
10/22/13	REGULAR PAYMENT	260.00	29,571.31
10/22/13	Interest Payment Split Out	150.94	29,571.31
10/22/13	Principal Payment Split Out	77.54	29,493.77
10/22/13	Principal Curtailment	31.52	29,462.25
11/18/13	REGULAR PAYMENT	300.00	29,462.25
11/18/13	Interest Payment Split Out	150.38	29,462.25
11/18/13	Principal Payment Split Out	78.10	29,384.15
11/18/13	Principal Curtailment	71.52	29,312.63
1/06/14	REGULAR PAYMENT	325.00	29,312.63
1/06/14	Interest Payment Split Out	149.62	29,312.63
1/06/14	Principal Payment Split Out	78.86	29,233.77
1/06/14	Principal Curtailment	96.52	29,137.25
2/07/14	REGULAR PAYMENT	350.00	29,137.25
2/07/14	Interest Payment Split Out	148.72	29,137.25
2/07/14	Principal Payment Split Out	79.76	29,057.49
2/07/14	Principal Curtailment	121.52	28,935.97
2/24/14	REGULAR PAYMENT	325.00	28,935.97
2/24/14	Interest Payment Split Out	147.69	28,935.97
2/24/14	Principal Payment Split Out	80.79	28,855.18
2/24/14	Principal Curtailment	96.52	28,758.66
3/14/14	Interest Payment Reversal	149.62	28,758.66
	1/06/14 Effective Date		
3/14/14	Interest Payment Reversal	148.72	28,758.66
	2/07/14 Effective Date		
3/14/14	Interest Payment Reversal	147.69	28,758.66
	2/24/14 Effective Date		
3/14/14	Interest Payment Reversal	151.38	28,758.66
	10/08/13 Effective Date		
3/14/14	Interest Payment Reversal	150.94	28,758.66
	10/22/13 Effective Date		
3/14/14	Interest Payment Reversal	150.38	28,758.66
	11/18/13 Effective Date		
3/14/14	PRINCIPAL PAYMENT	151.38	28,607.28
	10/08/13 Effective Date		

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 22
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

3/14/14	PRINCIPAL PAYMENT	150.94	28,456.34
	10/22/13 Effective Date		
3/14/14	PRINCIPAL PAYMENT	150.38	28,305.96
	11/18/13 Effective Date		
3/14/14	PRINCIPAL PAYMENT	149.62	28,156.34
	1/06/14 Effective Date		
3/14/14	PRINCIPAL PAYMENT	148.72	28,007.62
	2/07/14 Effective Date		
3/14/14	PRINCIPAL PAYMENT	147.69	27,859.93
	2/24/14 Effective Date		
3/24/14	REGULAR PAYMENT	400.00	27,859.93
3/24/14	Interest Payment Split Out	142.20	27,859.93
3/24/14	Principal Payment Split Out	86.28	27,773.65
3/24/14	Principal Curtailment	171.52	27,602.13
3/26/14	Interest Payment Reversal	142.20	27,602.13
	3/24/14 Effective Date		
3/26/14	Generated Principal Reversal	86.28	27,688.41
	3/24/14 Effective Date		
3/26/14	Curtailment reversal	171.52	27,859.93
	3/24/14 Effective Date		
3/26/14	PRINCIPAL PAYMENT	400.00	27,459.93
	3/24/14 Effective Date		
4/22/14	PRINCIPAL PAYMENT	400.00	27,059.93
6/05/14	PRINCIPAL PAYMENT	400.00	26,659.93
6/30/14	PRINCIPAL PAYMENT	400.00	26,259.93
8/11/14	PRINCIPAL PAYMENT	400.00	25,859.93
10/07/14	PRINCIPAL PAYMENT	400.00	25,459.93
12/29/14	PRINCIPAL PAYMENT	450.00	25,009.93
12/29/14	PRINCIPAL PAYMENT	450.00	24,559.93
1/28/15	PRINCIPAL PAYMENT	400.00	24,159.93
2/13/15	PRINCIPAL PAYMENT	400.00	23,759.93
5/14/15	REGULAR PAYMENT	400.00	23,759.93
5/14/15	Interest Payment Split Out	121.27	23,759.93
5/14/15	Principal Payment Split Out	107.21	23,652.72
5/14/15	Principal Curtailment	171.52	23,481.20
5/15/15	Interest Payment Reversal	121.27	23,481.20
	5/14/15 Effective Date		
5/15/15	Generated Principal Reversal	107.21	23,588.41
	5/14/15 Effective Date		
5/15/15	Curtailment reversal	171.52	23,759.93
	5/14/15 Effective Date		
5/15/15	PRINCIPAL PAYMENT	400.00	23,359.93
	5/14/15 Effective Date		
6/30/15	PRINCIPAL PAYMENT	250.00	23,109.93
7/14/15	PRINCIPAL PAYMENT	250.00	22,859.93
7/28/15	REGULAR PAYMENT	300.00	22,859.93
7/28/15	Interest Payment Split Out	116.68	22,859.93

MIDDLEBURG BANK
 PO BOX 5
 MIDDLEBURG VA 20118-0005
 PH# (703) 777-6327

Page 23
 Date 2/22/16
 Account No. 92025

SHIRLEY KOMACK
 112 FREDERICKSBURG DR
 STEPHENS CITY VA 22655-4542

7/28/15	Principal Payment Split Out	111.80	22,748.13
7/28/15	Principal Curtailment	71.52	22,676.61
7/28/15	REGULAR PAYMENT	100.00	22,676.61
7/28/15	Interest Payment Split Out	100.00	22,676.61
7/29/15	Interest Payment Reversal	116.68	22,676.61
	7/28/15 Effective Date		
7/29/15	Interest Payment Reversal	100.00	22,676.61
	7/28/15 Effective Date		
7/29/15	Generated Principal Reversal	111.80	22,788.41
	7/28/15 Effective Date		
7/29/15	Curtailment reversal	71.52	22,859.93
	7/28/15 Effective Date		
7/29/15	PRINCIPAL PAYMENT	300.00	22,559.93
	7/28/15 Effective Date		
7/29/15	PRINCIPAL PAYMENT	100.00	22,459.93
	7/28/15 Effective Date		
9/28/15	PRINCIPAL PAYMENT	400.00	22,059.93
10/02/15	PRINCIPAL PAYMENT	400.00	21,659.93
12/01/15	PRINCIPAL PAYMENT	300.00	21,359.93
1/12/16	PRINCIPAL PAYMENT	100.00	21,259.93
1/12/16	PRINCIPAL PAYMENT	200.00	21,059.93

YTD/PYTD/LTD AMOUNTS & COUNTERS

	Year-to-Date	Previous YTD	Life-to-Date
Interest Paid	0.00	0.00	25,777.29
Principal Paid	300.00		
Late Charges Paid	0.00	0.00	
Prepayment Penalties	0.00	0.00	0.00
Origination Fees	0.00	0.00	0.00
Extension Fees	0.00		0.00
IRS Interest Reported		0.00	26,229.99
Times Past Due 10-29	0	0	21
Times Past Due 30-59	0	0	8
Times Past Due 60-89	0	0	0
Times Past Due 90-119	0	0	1
Times Past Due 120-149	0	0	1
Times Past Due 150-179	0	0	1
Times Past Due 180+	0	0	1
Number of Payments Extend	0	0	0
Number of Times Renewed	0	0	2

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 24
Date 2/22/16
Account No. 92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

Number of Months Extended	0
Number of Extensions	0
Number of Right to Cures	0
Number of Bad Checks Received	0

****SUBSTITUTE 1098****

Recipients
Fed I.D. No.
540302680

OMB No. 1545-0901
Mortgage Interest
Statement
Substitute Form 1098

Payer's
Tax I.D. No.
208-48-4497

Account Information	Interest Paid	Points Paid	Refund of Over Paid Interest
92025	0.00	430.00	0.00

Box 1 Mortgage interest Received from Payer(s)/Borrower	0.00
Box 2 Points paid on purchase of principal residence...	430.00
Box 3 Refund of overpaid interest.....	0.00

The information in boxes 1, 2, and 3 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.

(KEEP FOR YOUR RECORDS.)

CAUTION:

The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page	25
Date	2/22/16
Account No.	92025

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

Thank you for banking with us.



CHANGE IN TERMS AGREEMENT

Principal	Loan Date	Maturity	Loan No.	Cal. Cal.	Account	Officer	Initials
\$33,089.89	05-30-2010	05-30-2015	92025	1-24 / 802		JKG	W P

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "****" has been omitted due to text length limitations.

Borrower: Shirley KOMACK
112 Fredericksburg Drive
Stephens City, VA 22655

Lender: Middleburg Bank
Leesburg Office
102 Catoctin Circle, SE
Leesburg, VA 20175

Principal Amount: \$33,089.89

Interest Rate: 6.125%

Date of Agreement: May 30, 2010

DESCRIPTION OF EXISTING INDEBTEDNESS.

A Promissory Note dated May 30, 2002 in the original principal amount of \$43,000.00 and executed by Shirley Komack, individually.
A Change in Terms Agreement dated May 30, 2005 in the principal amount of \$40,210.76 and executed by Shirley Komack.

DESCRIPTION OF COLLATERAL.

A Deed of Trust dated May 30, 2002 in the principal amount of \$43,000.00 on real property located in Loudoun County, Commonwealth of Virginia and more commonly known as 122 E Fort Evans Road, SE, Leesburg, VA 20175.

DESCRIPTION OF CHANGE IN TERMS.

1. Extend the maturity date to May 30, 2015.
2. Modify the interest from 6.00% to 6.125% with new payments of \$288.48 to begin June 30, 2010.
3. Unpaid principal balance as of May 30, 2010 is \$33,089.89.
4. This agreement shall be effective May 30, 2010.

All other terms and conditions of the Promissory Note, Deed of Trust and all other related loan documents that are not modified herein shall remain the same.

PROMISE TO PAY. I ("Borrower") promise to pay to Middleburg Bank ("Lender"), or order, in lawful money of the United States of America, the principal amount of Thirty-three Thousand Eighty-nine & 89/100 Dollars (\$33,089.89), together with interest on the unpaid principal balance from May 30, 2010, calculated as described in the "INTEREST CALCULATION METHOD" paragraph using an interest rate of 6.125% per annum based on a year of 360 days, until paid in full. The interest rate may change under the terms and conditions of the "INTEREST AFTER DEFAULT" section.

PAYMENT. I will pay this loan in 59 regular payments of \$228.48 each and one irregular last payment estimated at \$29,147.81. My first payment is due June 30, 2010, and all subsequent payments are due on the same day of each month after that. My final payment will be due on May 30, 2015, and will be for all principal, accrued interest, and all other applicable fees, costs and charges, if any, not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; then to any unpaid collection costs; and then to any late charges. I will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

INTEREST CALCULATION METHOD. Interest on this loan is computed on a 30/360 simple interest basis; that is, with the exception of odd days before the first full payment cycle, monthly interest is calculated by applying the ratio of the interest rate over a year of 360 days, multiplied by the outstanding principal balance, multiplied by a month of 30 days. Interest for the odd days before the first full month is calculated on the basis of the actual days and a 360-day year. All interest payable under this loan is computed using this method.

PREPAYMENT. I may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve me of my obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in my making fewer payments. I agree not to send Lender payments marked "paid in full", "without recourse", or similar language. If I send such a payment, Lender may accept it without losing any of Lender's rights under this Agreement, and I will remain obligated to pay any further amount owed to Lender. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Middleburg Bank, 111 West Washington Street, P.O. Box 5 Middleburg, VA 20118-0005.

LATE CHARGE. If a payment is 10 days or more late, I will be charged 5.000% of the unpaid portion of the regularly scheduled payment.

INTEREST AFTER DEFAULT. Upon default, including failure to pay upon final maturity, the interest rate on this loan shall be increased by 2.000 percentage points. However, in no event will the interest rate exceed the maximum interest rate limitations under applicable law.

DEFAULT. I will be in default under this Agreement if any of the following happen:

Payment Default. I fail to make any payment when due under the Indebtedness.

Break Other Promises. I break any promise made to Lender or fail to perform promptly at the time and strictly in the manner provided in this Agreement or in any agreement related to this Agreement.

False Statements. Any representation or statement made or furnished to Lender by me or on my behalf under this Agreement or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished.

Death or Insolvency. Any Borrower dies or becomes insolvent; a receiver is appointed for any part of my property; I make an assignment for the benefit of creditors; or any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws.

Taking of the Property. Any creditor or governmental agency tries to take any of the Property or any other of my property in which Lender has a lien. This includes taking of, garnishing of or levying on my accounts with Lender. However, if I dispute in good faith whether the claim on which the taking of the Property is based is valid or reasonable, and if I give Lender written notice of the claim and furnish Lender with monies or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Defective Collateralization. This Agreement or any of the Related Documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

Property Damage or Loss. The Property is lost, stolen, substantially damaged, sold, or borrowed against.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the Indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtedness evidenced by this Note.

Insecurity. Lender in good faith believes itself insecure. However, if the reason Lender believes itself insecure is a late payment, and if I make that payment, including any late charge, within ten (10) days of its due date, Lender will not take any action based on being insecure.

Cure Provisions. If any default, other than a default in payment is curable and if I have not been given a notice of a breach of the same provision of this Agreement within the preceding twelve (12) months, it may be cured if I, after Lender sends written notice to me demanding cure of such default: (1) cure the default within fifteen (15) days; or (2) if the cure requires more than fifteen (15) days, immediately initiate steps which Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continue and complete all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

LENDER'S RIGHTS. Upon default, Lender may declare the entire unpaid principal balance under this Agreement and all accrued unpaid interest, together with all other applicable fees, costs and charges, if any, immediately due and payable, and then I will pay that amount.

ATTORNEYS' FEES; EXPENSES. Subject to any limits under applicable law, upon default, I agree to pay Lender's attorneys' fees equal to 20.000% of the principal balance due on the Indebtedness and all of Lender's other collection expenses, whether or not there is a lawsuit, including legal expenses for bankruptcy proceedings.

JURY WAIVER. Lender and I hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by either Lender or me against the other.

GOVERNING LAW. This Agreement will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the Commonwealth of Virginia without regard to its conflicts of law provisions. This Agreement has been accepted by Lender in the Commonwealth of Virginia.

**CHANGE IN TERMS AGREEMENT
(Continued)**

Page 2

CHOICE OF VENUE. If there is a lawsuit, I agree upon Lender's request to submit to the jurisdiction of the applicable courts for Loudoun County, Commonwealth of Virginia.

DISHONORED ITEM FEE. I will pay a fee to Lender of \$25.00 if I make a payment on my loan and the check or preauthorized charge with which I pay is later dishonored.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all my accounts with Lender (whether checking, savings, or some other account). This includes all accounts I hold jointly with someone else and all accounts I may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. I authorize Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the indebtedness against any and all such accounts, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and setoff rights provided in this paragraph.

COLLATERAL. I acknowledge this Agreement is secured by the following collateral described in the security instrument listed herein: a Deed of Trust dated MAY 30, 2002, to a trustee in favor of Lender on real property located in LOUDOUN COUNTY, Commonwealth of Virginia. The Real Property or its address is commonly known as 122 E Fort Evans Road, SE, Leesburg, VA 20175.

CONTINUING VALIDITY. Except as expressly changed by this Agreement, the terms of the original obligation or obligations, including all agreements evidenced or securing the obligation(s), remain unchanged and in full force and effect. Consent by Lender to this Agreement does not waive Lender's right to strict performance of the obligation(s) as changed, nor obligate Lender to make any future change in terms. Nothing in this Agreement will constitute a satisfaction of the obligation(s). It is the intention of Lender to retain as liable parties all makers and endorsers of the original obligation(s), including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, will not be released by virtue of this Agreement. If any person who signed the original obligation does not sign this Agreement below, then all persons signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing party consents to the changes and provisions of this Agreement or otherwise will not be released by it. This waiver applies not only to any initial extension, modification or release, but also to all such subsequent actions.

BALLOON LANGUAGE. This loan is payable in full at the end of FIVE (5) years, at which time, the entire principal balance, accrued interest and all other applicable fees, costs and charges, if any, will be due and payable. The bank is under no obligation to refinance the loan and you will be required to make payment from other sources. You may request that the bank, at the end of the FIVE (5) year period, renew the loan. Should the bank agree to renew the loan, the bank reserves the right to adjust the interest rate to the then-current market interest rate.

SUCCESSORS AND ASSIGNS. Subject to any limitations stated in this Agreement on transfer of my interest, this Agreement shall be binding upon and inure to the benefit of the parties, their heirs, personal representatives, successors and assigns. If ownership of the Property becomes vested in a person other than me, Lender, without notice to me, may deal with my successors with reference to this Agreement and the Indebtedness by way of forbearance or extension without releasing me from the obligations of this Agreement or liability under the Indebtedness.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: Middleburg Bank, Leesburg Office, 102 Catocin Circle, SE, Leesburg, VA 20175.

MISCELLANEOUS PROVISIONS. If any part of this Agreement cannot be enforced, this fact will not affect the rest of the Agreement. Lender may delay or forgo enforcing any of its rights or remedies under this Agreement without losing them. I and any other person who signs, guarantees or endorses this Agreement, to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Agreement, and unless otherwise expressly stated in writing, no party who signs this Agreement, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral; or impair, fail to realize upon or perfect Lender's security interest in the collateral. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made.

PRIOR TO SIGNING THIS AGREEMENT, I READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS AGREEMENT. I AGREE TO THE TERMS OF THE AGREEMENT.

THIS AGREEMENT IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS AGREEMENT IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

BORROWER:

x  (Seal)
Shirley KOMACK



1493

CHANGE IN TERMS AGREEMENT

Principal	Loan Date	Maturity	Loan No	Old / New	Account	Office	Initial
\$40,210.76	05-30-2005	05-30-2010	02026	100 / 602		EAK	

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing ***** has been omitted due to text length limitations.

Borrower: Shirley KOMACK
123-F FORT EVANS ROAD, SE
LEESBURG, VA 20175

Lender: Middleburg Bank
Leesburg Office
102 Catocin Circle, SE
Leesburg, VA 20175

Principal Amount: \$40,210.76

Interest Rate: 6.000%

Date of Agreement: May 30, 2005

DESCRIPTION OF EXISTING INDEBTEDNESS. A PROMISSORY NOTE DATED MAY 30, 2002 IN THE ORIGINAL PRINCIPAL AMOUNT OF \$43,000.00 AND EXECUTED BY SHIRLEY KOMACK, INDIVIDUALLY.

DESCRIPTION OF COLLATERAL. A DEED OR TRUST DATED MAY 30, 2002 IN THE PRINCIPAL AMOUNT OF \$43,000.00 ON REAL PROPERTY LOCATED IN LOUDOUN COUNTY, COMMONWEALTH OF VIRGINIA AND MORE COMMONLY KNOWN AS 122 E FORT EVANS ROAD, SE, LEESBURG, VA 20175.

DESCRIPTION OF CHANGE IN TERMS. 1. EXTEND THE MATURITY DATE TO MAY 30, 2010.

2. AMEND TO A 5 YEAR BALLOON AMORTIZED OVER THE 27 REMAINING YEARS, WITH THE 5 YEAR BALLOON LANGUAGE ADDED.

3. REDUCE THE INTEREST RATE TO 6.000% WITH NEW MONTHLY PAYMENTS OF \$250.91 TO BEGIN JUNE 30, 2006.

4. A BALANCE OF \$40,210.76 AS OF MAY 30, 2005.

5. THIS AGREEMENT SHALL BE EFFECTIVE MAY 30, 2005.

ALL OTHER TERMS AND CONDITIONS OF THE PROMISSORY NOTE, DEED OF TRUST, AND ALL RELATED LOAN DOCUMENTS THAT ARE NOT MODIFIED HEREIN SHALL REMAIN THE SAME.

PROMISE TO PAY. I ("Borrower") promise to pay to Middleburg Bank ("Lender"), or order, in lawful money of the United States of America, the principal amount of Forty Thousand Two Hundred Ten & 78/100 Dollars (\$40,210.76), together with interest at the rate of 6.000% per annum on the unpaid principal balance from May 30, 2005, until paid in full.

PAYMENT. I will pay this loan in 59 regular payments of \$250.91 each and one irregular last payment estimated at \$36,983.15. My first payment is due June 30, 2006, and all subsequent payments are due on the same day of each month after that. My final payment will be due on May 30, 2010, and will be for all principal, accrued interest, and all other applicable fees, costs and charges, if any, not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied first to any accrued unpaid interest; then to principal; then to any unpaid collection costs; and then to any late charges. Interest on this Agreement is computed on a 30/360 simple interest basis; that is, with the exception of odd days in the first payment period, monthly interest is calculated by applying the ratio of the annual interest rate over a year of 360 days, multiplied by the outstanding principal balance, multiplied by a month of 30 days. Interest for the odd days is calculated on the basis of the actual days to the next full month and a 360-day year. I will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

PREPAYMENT. I may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve me of my obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in my making fewer payments. I agree not to send Lender payments marked "paid in full", "without recourse", or similar language. If I send such a payment, Lender may accept it without losing any of Lender's rights under this Agreement, and I will remain obligated to pay any further amount owed to Lender. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Middleburg Bank, Operations Center, 106 Catocin Circle SE Leesburg, VA 20175.

LATE CHARGE. If a payment is 10 days or more late, I will be charged 5.000% of the unpaid portion of the regularly scheduled payment.

INTEREST AFTER DEFAULT. Upon default, including failure to pay upon final maturity, Lender, at its option, may, if permitted under applicable law, increase the interest rate on this Agreement 2.000 percentage points. The interest rate will not exceed the maximum rate permitted by applicable law.

DEFAULT. I will be in default under this Agreement if any of the following happen:

Payment Default. I fail to make any payment when due under the indebtedness.

Break Other Promise. I break any promise made to Lender or fail to perform promptly at the time and strictly in the manner provided in this Agreement or in any agreement related to this Agreement.

False Statements. Any representation or statement made or furnished to Lender by me or on my behalf under this Agreement or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished.

Death or Insolvency. Any Borrower dies or becomes insolvent; a receiver is appointed for any part of my property; I make an assignment for the benefit of creditors; or any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws.

Taking of the Property. Any creditor or governmental agency tries to take any of the Property or any other of my property in which Lender has a lien. This includes taking of, garnishing of or levying on my accounts with Lender. However, if I dispute in good faith whether the claim on which the taking of the Property is based is valid or reasonable, and if I give Lender written notice of the claim and furnish Lender with monies or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Defective Collateralization. This Agreement or any of the Related Documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

Property Damage or Loss. The Property is lost, stolen, substantially damaged, sold, or borrowed against.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the indebtedness evidenced by this Note. In the event of a death, Lender, at its option, may, but shall not be required to, permit the guarantor's estate to assume unconditionally the obligations arising under the guaranty in a manner satisfactory to Lender, and, in doing so, cure any Event of Default.

Insecurity. Lender in good faith believes itself insecure. However, if the reason Lender believes itself insecure is a late payment, and if I make that payment, including any late charge, within ten (10) days of its due date, Lender will not take any action based on being insecure.

Cure Provisions. If any default, other than a default in payment is curable and if I have not been given a notice of a breach of the same provision of this Agreement within the preceding twelve (12) months, it may be cured if I, after receiving written notice from Lender demanding cure of such default: (1) cure the default within fifteen (15) days; or (2) if the cure requires more than fifteen (15) days, immediately initiate steps which Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continue and complete all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

LENDER'S RIGHTS. Upon default, Lender may declare the entire unpaid principal balance on this Agreement and all accrued unpaid interest, together with all other applicable fees, costs and charges, if any, immediately due and payable, and then I will pay that amount.

ATTORNEYS' FEES; EXPENSES. Subject to any limits under applicable law, upon default, I agree to pay Lender's attorneys' fees equal to 20.000% of the principal balance due on the indebtedness and all of Lender's other collection expenses, whether or not there is a lawsuit, including legal expenses for bankruptcy proceedings.

JURY WAIVER. Lender and I hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by either Lender or me against the other.

GOVERNING LAW. This Agreement will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the Commonwealth of Virginia without regard to its conflicts of law provisions. This Agreement has been accepted by Lender in the Commonwealth of Virginia.

CHANGE IN TERMS AGREEMENT (Continued)

Page 2

CHOICE OF VENUE. If there is a lawsuit, I agree upon Lender's request to submit to the jurisdiction of the applicable courts for Loudoun County, Commonwealth of Virginia.

DISHONORED ITEM FEE. I will pay a fee to Lender of \$25.00 if I make a payment on my loan and the check or preauthorized charge with which I pay is later dishonored.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all my accounts with Lender (whether checking, savings, or some other account). This includes all accounts I hold jointly with someone else and all accounts I may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. I authorize Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the indebtedness against any and all such accounts, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and setoff rights provided in this paragraph.

COLLATERAL. I acknowledge this Agreement is secured by the following collateral described in the security instrument listed herein: a Deed of Trust dated MAY 30, 2002, to a trustee in favor of Lender on real property located in LOUDOUN COUNTY, Commonwealth of Virginia. The Real Property or its address is commonly known as 122 E FORT EVANS ROAD, SE, LEESBURG, VA 20175.

CONTINUING VALIDITY. Except as expressly changed by this Agreement, the terms of the original obligation or obligations, including all agreements evidenced or securing the obligation(s), remain unchanged and in full force and effect. Consent by Lender to this Agreement does not waive Lender's right to strict performance of the obligation(s) as changed, nor obligate Lender to make any future change in terms. Nothing in this Agreement will constitute a satisfaction of the obligation(s). It is the intention of Lender to retain as liable parties all makers and endorsers of the original obligation(s), including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, will not be released by virtue of this Agreement. If any person who signed the original obligation does not sign this Agreement below, then all persons signing below acknowledge that this Agreement is given conditionally, based on the representation to Lender that the non-signing party consents to the changes and provisions of this Agreement or otherwise will not be released by it. This waiver applies not only to any initial extension, modification or release, but also to all such subsequent actions.

OTHER CONDITIONS. This loan is payable in full at the end of FIVE (5) years at which time the entire principal balance and unpaid interest are due and payable. The bank is under no obligation to refinance the loan and unpaid interest then due, and you may, therefore, be required to make payment out of other assets that you may own, or you will have to find a lender to refinance the loan at maturity, including payment of further settlement cost. However, you may request this bank, at the end of such FIVE (5) year period and at the end of each subsequent FIVE (5) year period over the TWENTY SEVEN (27) year amortized life of the loan, to renew the loan for an additional FIVE (5) years. Should the bank agree to renew this loan, it reserves the right to adjust the interest rate at each such FIVE (5) year maturity date to the bank's current real estate loan interest rate subject to a cap of a three (3) percent increase or decrease in the interest rate on each such FIVE (5) year maturity date and a cap of a six (6) percent increase or decrease in the interest rate over the TWENTY SEVEN (27) year amortized life of the loan, provided that the interest rate under this note shall not exceed EIGHTEEN percent (18.000%) per annum at any time during the life of the loan.

SUCCESSORS AND ASSIGNS. Subject to any limitations stated in this Agreement on transfer of my interest, this Agreement shall be binding upon and inure to the benefit of the parties, their heirs, personal representatives, successors and assigns. If ownership of the Property becomes vested in a person other than me, Lender, without notice to me, may deal with my successors with reference to this Agreement and the indebtedness by way of forbearance or extension without releasing me from the obligations of this Agreement or liability under the indebtedness.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: Middleburg Bank 111 West Washington Street Middleburg, VA 20118-0005.

MISCELLANEOUS PROVISIONS. Lender may delay or forgo enforcing any of its rights or remedies under this Agreement without losing them. I and any other person who signs, guarantees or endorses this Agreement, to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Agreement, and unless otherwise expressly stated in writing, no party who signs this Agreement, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral; or impair, fail to realize upon or perfect Lender's security interest in the collateral. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made.

PRIOR TO SIGNING THIS AGREEMENT, I READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS AGREEMENT. I AGREE TO THE TERMS OF THE AGREEMENT.

THIS AGREEMENT IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS AGREEMENT IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

Borrower:

x  (Seal)
Sherry KOMACK



PROMISSORY NOTE

Principal	Loan Date	Maturity	Loan No.	Call/Colt	Account	Officer	Initials
\$43,000.00	05-30-2002	05-30-2005	12025	30/100%		KLK	

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing ***** has been omitted due to text length limitations.

Borrower: Shirley KOMACK
123-F FORT EVANS ROAD, SE
LEESBURG, VA 20176

Lender: The Middleburg Bank
Leesburg Office
102 Caloclin Circle, SE
Leesburg, VA 20176

Principal Amount: \$43,000.00

Interest Rate: 6.875%

Date of Note: May 30, 2002

PROMISE TO PAY. I ("Borrower") promise to pay to The Middleburg Bank ("Lender"), or order, in lawful money of the United States of America, the principal amount of Forty-three Thousand & 00/100 Dollars (\$43,000.00), together with interest at the rate of 6.875% per annum on the unpaid principal balance from May 30, 2002, until paid in full.

PAYMENT. I will pay this loan in 36 regular payments of \$282.48 each and one irregular last payment estimated at \$41,842.88. My first payment is due June 30, 2002, and all subsequent payments are due on the same day of each month after that. My final payment will be due on May 30, 2005, and will be for all principal, accrued interest, and all other applicable fees, costs and charges, if any, not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied first to accrued unpaid interest, then to principal, and any remaining amount to any unpaid collection costs and late charges. Interest on this Note is computed on a 30/360 simple interest basis; that is, with the exception of odd days in the first payment period, monthly interest is calculated by applying the ratio of the annual interest rate over a year of 360 days, multiplied by the outstanding principal balance, multiplied by a month of 30 days. Interest for the odd days is calculated on the basis of the actual days to the next full month and a 360-day year. I will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

PREPAYMENT. I agree that all loan fees and other prepaid finance charges are earned fully as of the date of the loan and will not be refunded to me upon early payment (whether voluntary or as a result of default), except as otherwise required by law. Except for the foregoing, I may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve me of my obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in my making fewer payments. I agree not to send Lender payments marked "paid in full", "without recourse", or similar language. If I send such a payment, Lender may accept it without losing any of Lender's rights under this Note, and I will remain obligated to pay any further amount owed to Lender. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: The Middleburg Bank, 111 West Washington Street, P. O. Box 5 Middleburg, VA 20118-0005.

LATE CHARGE. If a payment is 10 days or more late, I will be charged 6.000% of the unpaid portion of the regularly scheduled payment.

INTEREST AFTER DEFAULT. Upon default, including failure to pay upon final maturity, Lender, at its option, may, if permitted under applicable law, increase the interest rate on this Note 2.000 percentage points. The interest rate will not exceed the maximum rate permitted by applicable law.

DEFAULT. I will be in default under this Note if any of the following happen:

Payment Default. I fail to make any payment when due under this Note.

Break Other Promises. I break any promise made to Lender or fail to perform promptly at the time and strictly in the manner provided in this Note or in any agreement related to this Note, or in any other agreement or loan I have with Lender.

False Statements. Any representation or statement made or furnished to Lender by me or on my behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished.

Death or Insolvency. Any Borrower dies or becomes insolvent; a receiver is appointed for any part of my property; I make an assignment for the benefit of creditors; or any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws.

Taking of the Property. Any creditor or governmental agency tries to take any of the property or any other of my property in which Lender has a lien. This includes taking of, garnishing of or levying on my accounts with Lender. However, if I dispute in good faith whether the claim on which the taking of the property is based is valid or reasonable, and if I give Lender written notice of the claim and furnish Lender with monies or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Defective Collateralization. This Note or any of the related documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

Collateral Damage or Loss. Any collateral securing this Note is lost, stolen, substantially damaged or destroyed and the loss, theft, substantial damage or destruction is not covered by insurance.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note. In the event of a death, Lender, at its option, may, but shall not be required to, permit the guarantor's estate to assume unconditionally the obligations arising under the guaranty in a manner satisfactory to Lender, and, in doing so, cure any Event of Default.

Insecurity. Lender in good faith believes itself insecure. However, if the reason Lender believes itself insecure is a late payment, and if I make that payment, including any late charge, within ten (10) days of its due date, Lender will not take any action based on being insecure.

Cure Provisions. If any default, other than a default in payment is curable and if I have not been given a notice of a breach of the same provision of this Note within the preceding twelve (12) months, it may be cured (and no event of default will have occurred) if I, after receiving written notice from Lender demanding cure of such default: (1) cure the default within fifteen (15) days; or (2) if the cure requires more than fifteen (15) days, immediately initiate steps which Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continue and complete all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

LENDER'S RIGHTS. Upon default, Lender may declare the entire unpaid principal balance on this Note and all accrued unpaid interest, together with all other applicable fees, costs and charges, if any, immediately due and payable, and then I will pay that amount.

ATTORNEYS' FEES; EXPENSES. Subject to any limits under applicable law, upon default, I agree to pay Lender's attorneys' fees equal to 20.000% of the principal balance due on the loan and all of Lender's other collection expenses, whether or not there is a lawsuit, including legal expenses for bankruptcy proceedings.

HOMESTEAD WAIVER. I, to the extent permitted by law, hereby waive my homestead exemption with respect to all property subject to any security interest or lien granted to secure this loan.

JURY WAIVER. Lender and I hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by either Lender or me against the other.

GOVERNING LAW. This Note will be governed by and interpreted in accordance with federal law and the laws of the Commonwealth of Virginia. This Note has been accepted by Lender in the Commonwealth of Virginia.

CHOICE OF VENUE. If there is a lawsuit, I agree upon Lender's request to submit to the jurisdiction of the applicable courts for Loudoun County, Commonwealth of Virginia.

DISHONORED ITEM FEE. I will pay a fee to Lender of \$25.00 if I make a payment on my loan and the check or preauthorized charge with which I pay is later dishonored.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all my accounts with Lender (whether checking, savings, or some other account). This includes all accounts I hold jointly with someone else and all accounts I may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. I authorize Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the indebtedness against any and all such accounts, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and setoff rights provided in this paragraph.

COLLATERAL. I acknowledge this Note is secured by the following collateral described in the security instrument listed herein, all the terms and

**PROMISSORY NOTE
(Continued)**

Page 2

conditions of which are hereby incorporated and made a part of this Note: a Deed of Trust dated May 30, 2002, to a trustee in favor of Lender on real property located in LOUDOUN COUNTY, Commonwealth of Virginia. The Real Property or its address is commonly known as 122 E FORT EVANS ROAD, SE, LEESBURG, VA 20176.

OTHER CONDITIONS. This loan is payable in full at the end of THREE (3) years at which time the entire principal balance and unpaid interest are due and payable. The bank is under no obligation to refinance the loan and unpaid interest then due, and you may, therefore, be required to make payment out of other assets that you may own, or you will have to find a lender to refinance the loan at maturity, including payment of further settlement cost. However, you may request this bank, at the end of such THREE (3) year period and at the end of each subsequent THREE (3) year period over the THIRTY (30) year amortized life of the loan, to renew the loan for an additional THREE (3) years. Should the bank agree to renew this loan, it reserves the right to adjust the interest rate at each such THREE (3) year maturity date to the bank's current real estate loan interest rate subject to a cap of a three (3) percent increase or decrease in the interest rate on each such THREE (3) year maturity date and a cap of a six (6) percent increase or decrease in the interest rate over the THIRTY (30) year amortized life of the loan, provided that the interest rate under this note shall not exceed TWELVE AND SEVEN-EIGHTHS percent (12.875%) per annum at any time during the life of the loan.

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon me, and upon my heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: The Middleburg Bank 111 West Washington Street Middleburg, VA 20118-0005

GENERAL PROVISIONS. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. I and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral; or impair, fail to realize upon or perfect Lender's security interest in the collateral. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made.

PRIOR TO SIGNING THIS NOTE, I READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. I AGREE TO THE TERMS OF THE NOTE.

I ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

THIS NOTE IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS NOTE IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

BORROWER:

x  (Seal)
SHIRLEY KOMACK, individually

RECORDATION REQUESTED BY:

The Middleburg Bank
Leesburg Office
102 Catoctin Circle, SE
Leesburg, VA 20175

WHEN RECORDED MAIL TO:

The Middleburg Bank
Leesburg Office
102 Catoctin Circle, SE
Leesburg, VA 20175

Tax Map Reference No(s): /48//12CM6139/

FOR RECORDER'S USE ONLY

This Deed of Trust prepared by: THE MIDDLEBURG BANK, THE MIDDLEBURG BANK



DEED OF TRUST

Name and address of Noteholder secured hereby:

The Middleburg Bank
Leesburg Office
102 Catoctin Circle, SE
Leesburg, VA 20175

MAXIMUM LIEN. The maximum principal amount secured by this Deed of Trust is \$43,000.00. plus interest and cost of collection.

THIS DEED OF TRUST is dated May 30, 2002, among Shirley KOMACK, whose address is 123 -F FORT EVANS ROAD, SE, LEESBURG, VA 20175 ("Grantor"); The Middleburg Bank, whose address is Leesburg Office, 102 Catoctin Circle, SE, Leesburg, VA 20175 (referred to below sometimes as "Lender" and sometimes as "Beneficiary"); and ARCH A. MOORE, III AND JOHN F. LANHAM, a resident of Virginia, whose address is 111 WEST WASHINGTON STREET, MIDDLEBURG, VA 20118 AND 120 EDWARDS FERRY ROAD, NE, LEESBURG, VA 20175 ("Grantee," also referred to below as "Trustee").

CONVEYANCE AND GRANT. For valuable consideration, Grantor conveys, transfers, encumbers and pledges and assigns to Trustee for the benefit of Lender as Beneficiary, all of Grantor's present and future right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; and all rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in LOUDOUN COUNTY, Commonwealth of Virginia:

See EXHIBIT "A" LEGAL DESCRIPTION, which is attached to this Deed of Trust and made a part of this Deed of Trust as if fully set forth herein.

The Real Property or its address is commonly known as 122 E FORT EVANS ROAD, SE, LEESBURG, VA 20175. The Real Property Tax Map Reference No(s) is/are /48//12CM6139/

Grantor presently, absolutely, and irrevocably assigns to Lender (also known as Beneficiary in this Deed of Trust) all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE,

Box 85

**DEED OF TRUST
(Continued)**

Page 2

THE RELATED DOCUMENTS, AND THIS DEED OF TRUST. THIS DEED OF TRUST IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Deed of Trust, Grantor shall pay to Lender all amounts secured by this Deed of Trust as they become due, and shall strictly and in a timely manner perform all of Grantor's obligations under the Note, this Deed of Trust, and the Related Documents.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) acting as Lender's agent, collect the Rents from the Property.

Duty to Maintain. Grantor shall maintain the Property in good condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Compliance With Environmental Laws. Grantor represents and warrants to Lender that: (1) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from the Property; (2) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing, (a) any breach or violation of any Environmental Laws, (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property by any prior owners or occupants of the Property, or (c) any actual or threatened litigation or claims of any kind by any person relating to such matters; and (3) Except as previously disclosed to and acknowledged by Lender in writing, (a) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property; and (b) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation all Environmental Laws. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Grantor's expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Deed of Trust. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for Hazardous Substances. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws; and (2) agrees to indemnify and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Deed of Trust or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same was or should have been known to Grantor. The provisions of this section of the Deed of Trust, including the obligation to indemnify, shall survive the payment of the Indebtedness and the satisfaction and reconveyance of the lien of this Deed of Trust and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

Nuisance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), coal, clay, scoria, soil, gravel or rock products without Lender's prior written consent.

Removal of Improvements. Grantor shall not demolish or remove any Improvements from the Real Property without Lender's prior written consent. As a condition to the removal of any Improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such Improvements with Improvements of at least equal value.

Lender's Right to Enter. Lender and Lender's agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Real Property for purposes of Grantor's compliance with the terms and conditions of this Deed of Trust.

Compliance with Governmental Requirements. Grantor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate

**DEED OF TRUST
(Continued)**

Page 3

security or a surety bond, satisfactory to Lender, to protect Lender's interest.

Duty to Protect. Grantor agrees neither to abandon or leave unattended the Property. Grantor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are necessary to protect and preserve the Property.

DUE ON SALE - CONSENT BY LENDER. NOTICE - THE DEBT SECURED HEREBY IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF BEING MODIFIED IN THE EVENT OF SALE OR CONVEYANCE OF THE PROPERTY CONVEYED. Lender may, at Lender's option, declare immediately due and payable all sums secured by this Deed of Trust upon the sale or transfer, without Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest in the Real Property; whether legal, beneficial or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of an interest in the Real Property. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Virginia law.

TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are part of this Deed of Trust:

Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, special taxes, assessments, charges (including water and sewer), fines and impositions levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of all liens having priority over or equal to the interest of Lender under this Deed of Trust, except for the lien of taxes and assessments not due and except as otherwise provided in this Deed of Trust.

Right to Contest. Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and attorneys' fees, or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

Notice of Construction. Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be asserted on account of the work, services, or materials. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Deed of Trust.

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all Improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender, together with such other hazard and liability insurance as Lender may require. Policies shall be written in form, amounts, coverages and basis acceptable to Lender and issued by a company or companies acceptable to Lender. Grantor, upon request of Lender, will deliver to Lender from time to time the policies or certificates of insurance in form satisfactory to Lender, including stipulations that coverages will not be cancelled or diminished without at least thirty (30) days prior written notice to Lender. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain Federal Flood Insurance, if available, within 45 days after notice is given by Lender that the Property is located in a special flood hazard area, for the full unpaid principal balance of the loan and any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and

**DEED OF TRUST
(Continued)**

Page 4

to maintain such insurance for the term of the loan.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at Lender's election, receive and retain the proceeds of any insurance and apply the proceeds to the reduction of the Indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed Improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default under this Deed of Trust. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Deed of Trust, then to pay accrued interest, and the remainder, if any, shall be applied to the principal balance of the Indebtedness. If Lender holds any proceeds after payment in full of the Indebtedness, such proceeds shall be paid to Grantor as Grantor's interests may appear.

LENDER'S EXPENDITURES. If Grantor fails (A) to keep the Property free of all taxes, liens, security interests, encumbrances, and other claims, (B) to provide any required insurance on the Property, or (C) to make repairs to the Property then Lender may do so. If any action or proceeding is commenced that would materially affect Lender's interests in the Property, then Lender on Grantor's behalf may, but is not required to, take any action that Lender believes to be appropriate to protect Lender's interests. All expenses incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Note; or (C) be treated as a balloon payment which will be due and payable at the Note's maturity. The Deed of Trust also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account of any default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Deed of Trust:

Title. Grantor warrants generally that: (a) Grantor holds good and marketable title to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Deed of Trust, and (b) Grantor has the full right, power, and authority to execute and deliver this Deed of Trust to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Trustee or Lender under this Deed of Trust, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participation.

Compliance With Laws. Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

Survival of Promises. All promises, agreements, and statements Grantor has made in this Deed of Trust shall survive the execution and delivery of this Deed of Trust, shall be continuing in nature and shall remain in full force and effect until such time as Grantor's Indebtedness is paid in full.

CONDEMNATION. The following provisions relating to condemnation proceedings are a part of this Deed of Trust:

Proceedings. If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments and documentation as may be requested by Lender from time to time to permit such participation.

Application of Net Proceeds. If all or any part of the Property is condemned by eminent domain proceedings or by any proceeding or purchase in lieu of condemnation, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the Indebtedness or the

**DEED OF TRUST
(Continued)**

Page 5

repair or restoration of the Property. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees incurred by Trustee or Lender in connection with the condemnation.

IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES. The following provisions relating to governmental taxes, fees and charges are a part of this Deed of Trust:

Current Taxes, Fees and Charges. Upon request by Lender, Grantor shall execute such documents in addition to this Deed of Trust and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for all taxes, as described below, together with all expenses incurred in recording, perfecting or continuing this Deed of Trust, including without limitation all taxes, fees, documentary stamps, and other charges for recording or registering this Deed of Trust.

Taxes. The following shall constitute taxes to which this section applies: (1) a specific tax upon this type of Deed of Trust or upon all or any part of the Indebtedness secured by this Deed of Trust; (2) a specific tax on Grantor which Grantor is authorized or required to deduct from payments on the Indebtedness secured by this type of Deed of Trust; (3) a tax on this type of Deed of Trust chargeable against the Lender or the holder of the Note; and (4) a specific tax on all or any portion of the Indebtedness or on payments of principal and interest made by Grantor.

Subsequent Taxes. If any tax to which this section applies is enacted subsequent to the date of this Deed of Trust, this event shall have the same effect as an Event of Default, and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either (1) pays the tax before it becomes delinquent, or (2) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

SECURITY AGREEMENT; FINANCING STATEMENTS. The following provisions relating to this Deed of Trust as a security agreement are a part of this Deed of Trust:

Security Agreement. This instrument shall constitute a Security Agreement to the extent any of the Property constitutes fixtures, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

Security Interest. Upon request by Lender, Grantor shall execute financing statements and take whatever other action is requested by Lender to perfect and continue Lender's security interest in the Personal Property. In addition to recording this Deed of Trust in the real property records, Lender may, at any time and without further authorization from Grantor, file executed counterparts, copies or reproductions of this Deed of Trust as a financing statement. Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing this security interest. Upon default, Grantor shall not remove, sever or detach the Personal Property from the Property. Upon default, Grantor shall assemble any Personal Property not affixed to the Property in a manner and at a place convenient to Lender and make it available to Lender promptly following Lender's request to the extent permitted by applicable law.

Addresses. The mailing addresses of Grantor (debtor) and Lender (secured party) from which information concerning the security interest granted by this Deed of Trust may be obtained (each as required by the Uniform Commercial Code) are as stated on the first page of this Deed of Trust.

FURTHER ASSURANCES; ATTORNEY-IN-FACT. The following provisions relating to further assurances and attorney-in-fact are a part of this Deed of Trust:

Further Assurances. At any time, and from time to time, upon request of Lender, Grantor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender, cause to be filed, recorded, refiled, or rerecorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust, security deeds, security agreements, financing statements, continuation statements, instruments of further assurance, certificates, and other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, complete, perfect, continue, or preserve (1) Grantor's obligations under the Note, this Deed of Trust, and the Related Documents, and (2) the liens and security interests created by this Deed of Trust as first and prior liens on the Property, whether now owned or hereafter acquired by Grantor. Unless prohibited by law or Lender agrees to the contrary in writing, Grantor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

Attorney-in-Fact. If Grantor fails to do any of the things referred to in the preceding paragraph, Lender may do so for and in the name of Grantor and at Grantor's expense. For such purposes, Grantor hereby irrevocably appoints Lender as Grantor's attorney-in-fact for the purpose of making, executing, delivering, filing, recording, and doing all other things as may be necessary or desirable, in Lender's

**DEED OF TRUST
(Continued)**

Page 6

sole opinion, to accomplish the matters referred to in the preceding paragraph.

FULL PERFORMANCE. If Grantor pays all the Indebtedness when due, and otherwise performs all the obligations imposed upon Grantor under this Deed of Trust, Lender shall execute and deliver to Trustee a request for full reconveyance and shall execute and deliver to Grantor suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Any reconveyance fee required by law shall be paid by Grantor, if permitted by applicable law.

EVENTS OF DEFAULT. At Lender's option, Grantor will be in default under this Deed of Trust if any of the following happen:

Payment Default. Grantor fails to make any payment when due under the Indebtedness.

Break Other Promises. Grantor breaks any promise made to Lender or fails to perform promptly at the time and strictly in the manner provided in this Deed of Trust or in any agreement related to this Deed of Trust.

Compliance Default. Failure to comply with any other term, obligation, covenant or condition contained in this Deed of Trust, the Note or in any of the Related Documents. If such a failure is curable and if Grantor has not been given a notice of a breach of the same provision of this Deed of Trust within the preceding twelve (12) months, it may be cured (and no Event of Default will have occurred) if Grantor, after Lender sends written notice demanding cure of such failure: (a) cures the failure within fifteen (15) days; or (b) if the cure requires more than fifteen (15) days, immediately initiates steps sufficient to cure the failure and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

Default on Other Payments. Failure of Grantor within the time required by this Deed of Trust to make any payment for taxes or insurance, or any other payment necessary to prevent filing of or to effect discharge of any lien.

False Statements. Any representation or statement made or furnished to Lender by Grantor or on Grantor's behalf under this Deed of Trust or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished.

Defective Collateralization. This Deed of Trust or any of the Related Documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

Death or Insolvency. The death of any Grantor, the insolvency of Grantor, the appointment of a receiver for any part of Grantor's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Grantor.

Taking of the Property. Any creditor or governmental agency tries to take any of the Property or any other of Grantor's property in which Lender has a lien. This includes taking of, garnishing of or levying on Grantor's accounts with Lender. However, if Grantor disputes in good faith whether the claim on which the taking of the Property is based is valid or reasonable, and if Grantor gives Lender written notice of the claim and furnishes Lender with monies or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.

Breach of Other Agreement. Any breach by Grantor under the terms of any other agreement between Grantor and Lender that is not remedied within any grace period provided therein, including without limitation any agreement concerning any indebtedness or other obligation of Grantor to Lender, whether existing now or later.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of any of the Indebtedness or any guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtedness. In the event of a death, Lender, at its option, may, but shall not be required to, permit the guarantor's estate to assume unconditionally the obligations arising under the guaranty in a manner satisfactory to Lender, and, in doing so, cure any Event of Default.

Insecurity. Lender in good faith believes itself insecure. However, if the reason Lender believes itself insecure is a late payment, and if Grantor makes that payment, including any late charge, within ten (10) days of its due date, Lender will not take any action based on being insecure.

Right to Cure. If such a failure is curable and if Grantor has not been given a notice of a breach of the same provision of this Deed of Trust within the preceding twelve (12) months, it may be cured (and no Event of Default will have occurred) if Grantor, after Lender sends written notice demanding cure of such failure: (a) cures the failure within fifteen (15) days; or (b) if the cure requires more than fifteen (15) days, immediately initiates steps sufficient to cure the failure and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonably

**DEED OF TRUST
(Continued)**

Page 7

practical.

RIGHTS AND REMEDIES ON DEFAULT. If an Event of Default occurs under this Deed of Trust, at any time thereafter, Trustee or Lender may exercise any one or more of the following rights and remedies:

Election of Remedies. All of Lender's rights and remedies will be cumulative and may be exercised alone or together. An election by Lender to choose any one remedy will not bar Lender from using any other remedy. If Lender decides to spend money or to perform any of Grantor's obligations under this Deed of Trust, after Grantor's failure to do so, that decision by Lender will not affect Lender's right to declare Grantor in default and to exercise Lender's remedies.

Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable, including any prepayment penalty which Grantor would be required to pay. This right is in addition to all other rights given to holders of promissory notes under Title 55 of the Code of Virginia.

Foreclosure. With respect to all or any part of the Real Property, the Trustee shall have the right to foreclose by notice and sale, and Lender shall have the right to foreclose by judicial foreclosure, in either case in accordance with and to the full extent provided by applicable law. Grantor expressly waives and releases any requirement or obligation that Lender or Trustee present evidence or otherwise proceed before any court or other judicial or quasi-judicial body as a precondition to or otherwise incident to the exercise of the powers of sale authorized by this Deed of Trust. The proceeds of sale shall be applied by Trustee as follows: (a) first, to pay all proper advertising expenses, auctioneer's allowance, the expenses, if any, required to correct any irregularity in the title, premium for Trustee's bond, auditor's fee, attorneys' fees, and all other expenses of sale incurred in or about the protection and execution of this Deed of Trust, and all moneys advanced for taxes, assessments, insurance, and with interest thereon at the rate provided in the Note, and all taxes and assessments due upon the Property at time of sale, and to retain as compensation a reasonable Trustee's commission; (b) second, to pay the whole amount then remaining unpaid on the Indebtedness; (c) third, to pay liens of record against the Property according to their priority of lien and to the extent that funds remaining in Trustee's hands are available; and (d) last, to pay the remainder of the proceeds, if any, to Grantor, Grantor's heirs, personal representatives, successors or assigns upon the delivery and surrender to the purchaser of possession of the Property, less costs and expenses of obtaining possession.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

Collect Rents. Lender shall have the right, without notice to Grantor to take possession of and manage the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the Indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lender, then Grantor irrevocably designates Lender as Grantor's attorney-in-fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

Appoint Receiver. Lender shall have the right to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Tenancy at Sufferance. If Grantor remains in possession of the Property after the Property is sold as provided above or Lender otherwise becomes entitled to possession of the Property upon default of Grantor, Grantor shall become a tenant at sufferance of Lender or the purchaser of the Property and shall, at Lender's option, either (1) pay a reasonable rental for the use of the Property, or (2) vacate the Property immediately upon the demand of Lender.

Other Remedies. Trustee or Lender shall have any other right or remedy provided in this Deed of Trust or the Note or by law.

Notice of Sale. Lender shall give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least fourteen (14) days before the time of the sale or disposition. Any sale of Personal Property may be made in conjunction with any sale of the Real Property.

BK 2186PG0794

**DEED OF TRUST
(Continued)**

Page 8

Sale of the Property. To the extent permitted by applicable law, Grantor hereby waives any and all rights to have the Property marshalled. In exercising its rights and remedies, the Trustee or Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Deed of Trust, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees equal to 20.000% of the principal balance due on the Indebtedness at trial and upon any appeal. Whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest at the Note rate from the date of the expenditure until repaid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys' fees equal to 20.000% of the principal balance due on the Indebtedness and Lender's legal expenses, whether or not there is a lawsuit, including attorneys' fees equal to 20.000% of the principal balance due on the Indebtedness and expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees, title insurance, a reasonable Trustee's commission and reasonable attorney fees incurred by the Trustee in performing its duties under the Deed of Trust, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law.

Rights of Trustee. Trustee shall have all of the rights and duties of Lender as set forth in this section.

POWERS AND OBLIGATIONS OF TRUSTEE. The following provisions relating to the powers and obligations of Trustee are part of this Deed of Trust:

Powers of Trustee. In addition to all powers of Trustee arising as a matter of law, Trustee (and each of them if more than one) shall have the power to take the following actions with respect to the Property upon the written request of Lender and Grantor: (a) join in preparing and filing a map or plat of the Real Property, including the dedication of streets or other rights to the public; (b) join in granting any easement or creating any restriction on the Real Property; and (c) join in any subordination or other agreement affecting this Deed of Trust or the interest of Lender under this Deed of Trust.

Obligations to Notify. Trustee shall not be obligated to notify any other party of a pending sale under any other trust deed or lien, or of any action or proceeding in which Grantor, Lender, or Trustee shall be a party, unless the action or proceeding is brought by Trustee.

Trustee. Trustee shall meet all qualifications required for Trustee under applicable law. In addition to the rights and remedies set forth above, with respect to all or any part of the Property, the Trustee shall have the right to foreclose by notice and sale, and Lender will have the right to foreclose by judicial foreclosure, in either case in accordance with and to the full extent provided by applicable law.

Successor Trustee. Lender, at Lender's option, at any time hereafter and without prior notice and without specifying any reason, may from time to time appoint a successor Trustee to any Trustee appointed under this Deed of Trust by an instrument executed and acknowledged by Lender and recorded in the office in the jurisdiction where this Deed of Trust has been recorded. The instrument shall contain, in addition to all other matters required by state law, the names of the original Lender, Trustee, and Grantor, the book and page where this Deed of Trust is recorded, and the name and address of the successor trustee and the county, city or town in which he or she resides, and the instrument shall be executed and acknowledged by Lender or its successors in interest. The successor trustee, without conveyance of the Property, shall succeed to all the title, power, and duties conferred upon the Trustee in this Deed of Trust and by applicable law. This procedure for substitution of Trustee shall govern to the exclusion of all other provisions for substitution.

Power to Act Separately. If more than one Trustee is named in this Deed of Trust, any Trustee may act alone, without the joinder of any other Trustee, to exercise any or all the powers given to the Trustees collectively in this Deed of Trust or by applicable law.

NOTICES. Any notice required to be given under this Deed of Trust, including without limitation any notice of default and any notice of sale shall be given in writing, and shall be effective when actually delivered, if hand delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Deed of Trust. All copies of notices of foreclosure from the holder of any lien which has priority over this Deed of Trust shall be sent to Lender's address, as shown near the beginning of this Deed of Trust. Any person may change his or her address for notices under this Deed of Trust by giving formal written notice to the other person or persons, specifying that the purpose of the notice is to change the person's

**DEED OF TRUST
(Continued)**

Page 9

address. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors. It will be Grantor's responsibility to tell the others of the notice from Lender.

ASSOCIATION OF UNIT OWNERS. The following provisions apply if the Real Property has been submitted to unit ownership law or similar law for the establishment of condominiums or cooperative ownership of the Real Property:

Power of Attorney. Grantor grants an irrevocable power of attorney to Lender to vote in Lender's discretion on any matter that may come before the association of unit owners. Lender will have the right to exercise this power of attorney only after Grantor's default; however, Lender may decline to exercise this power as Lender sees fit.

Insurance. The insurance as required above may be carried by the association of unit owners on Grantor's behalf, and the proceeds of such insurance may be paid to the association of unit owners for the purpose of repairing or reconstructing the Property. If not so used by the association, such proceeds shall be paid to Lender.

Default. Grantor's failure to perform any of the obligations imposed on Grantor by the declaration submitting the Real Property to unit ownership, by the bylaws of the association of unit owners, or by any rules or regulations thereunder, shall be an event of default under this Deed of Trust. If Grantor's interest in the Real Property is a leasehold interest and such property has been submitted to unit ownership, any failure by Grantor to perform any of the obligations imposed on Grantor by the lease of the Real Property from its owner, any default under such lease which might result in termination of the lease as it pertains to the Real Property, or any failure of Grantor as a member of an association of unit owners to take any reasonable action within Grantor's power to prevent a default under such lease by the association of unit owners or by any member of the association shall be an Event of Default under this Deed of Trust.

OTHER CONDITIONS. This loan is payable in full at the end of THREE (3) years at which time the entire principal balance and unpaid interest are due and payable. The bank is under no obligation to refinance the loan and unpaid interest then due, and you may, therefore, be required to make payment out of other assets that you may own, or you will have to find a lender to refinance the loan at maturity, including payment of further settlement cost. However, you may request this bank, at the end of such THREE (3) year period and at the end of each subsequent THREE (3) year period over the THIRTY (30) year amortized life of the loan, to renew the loan for an additional THREE (3) years. Should the bank agree to renew this loan, it reserves the right to adjust the interest rate at each such THREE (3) year maturity date to the bank's current real estate loan interest rate subject to a cap of a three (3) percent increase or decrease in the interest rate on each such THREE (3) year maturity date and a cap of a six (6) percent increase or decrease in the interest rate over the THIRTY (30) year amortized life of the loan, provided that the interest rate under this note shall not exceed TWELVE AND SEVEN-EIGHTHS percent (12.875%) per annum at any time during the life of the loan.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Deed of Trust:

Amendments. What is written in this Deed of Trust and in the Related Documents is Grantor's entire agreement with Lender concerning the matters covered by this Deed of Trust. To be effective, any change or amendment to this Deed of Trust must be in writing and must be signed by whoever will be bound or obligated by the change or amendment.

Caption Headings. Caption headings in this Deed of Trust are for convenience purposes only and are not to be used to interpret or define the provisions of this Deed of Trust.

Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

Governing Law. This Deed of Trust will be governed by and interpreted in accordance with federal law and the laws of the Commonwealth of Virginia. This Deed of Trust has been accepted by Lender in the Commonwealth of Virginia.

Choice of Venue. If there is a lawsuit, Grantor agrees upon Lender's request to submit to the jurisdiction of the applicable courts for Loudoun County, Commonwealth of Virginia.

No Waiver by Lender. Grantor understands Lender will not give up any of Lender's rights under this Deed of Trust unless Lender does so in writing. The fact that Lender delays or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing to give up one of Lender's rights, that does not mean Grantor will not have to comply with the other provisions of this Deed of Trust. Grantor also understands that if Lender does consent to a request, that does not mean that Grantor will not have to get Lender's consent again if the situation happens again. Grantor further

**DEED OF TRUST
(Continued)**

Page 10

understands that just because Lender consents to one or more of Grantor's requests, that does not mean Lender will be required to consent to any of Grantor's future requests. Grantor waives presentment, demand for payment, protest, and notice of dishonor.

Severability. If a court finds that any provision of this Deed of Trust is not valid or should not be enforced, that fact by itself will not mean that the rest of this Deed of Trust will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Deed of Trust even if a provision of this Deed of Trust may be found to be invalid or unenforceable.

Successors and Assigns. Subject to any limitations stated in this Deed of Trust on transfer of Grantor's interest, this Deed of Trust shall be binding upon and inure to the benefit of the parties, their heirs, personal representatives, successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Deed of Trust and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Deed of Trust or liability under the Indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Deed of Trust.

Waive Jury. All parties to this Deed of Trust hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by any party against any other party.

Homestead Waiver. Grantor waives the benefit of Grantor's homestead exemption as to the Property described in this Deed of Trust.

DEFINITIONS. The following words shall have the following meanings when used in this Deed of Trust:

Beneficiary. The word "Beneficiary" means The Middleburg Bank, and its successors and assigns.

Borrower. The word "Borrower" means Shirley KOMACK, and all other persons and entities signing the Note.

Deed of Trust. The words "Deed of Trust" mean this Deed of Trust among Grantor, Lender, and Trustee.

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Deed of Trust in the events of default section of this Deed of Trust.

Grantor. The word "Grantor" means Shirley KOMACK.

Guaranty. The word "Guaranty" means the guaranty from guarantor, endorser, surety, or accommodation party to Lender, including without limitation a guaranty of all or part of the Note.

Hazardous Substances. The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Note or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Note or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Trustee or Lender to enforce Grantor's obligations under this Deed of Trust, together with interest on such amounts as provided in this Deed of Trust.

Lender. The word "Lender" means The Middleburg Bank, its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Note.

Note. The word "Note" means the promissory note dated May 30, 2002, in the original principal

**DEED OF TRUST
(Continued)**

Page 11

amount of \$43,000.00 from Grantor to Lender, together with all modifications of and renewals, replacements, and substitutions for the promissory note or agreement.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Deed of Trust.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

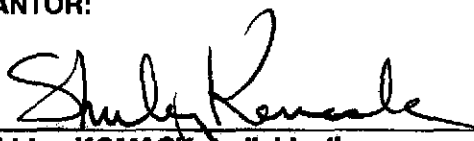
Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

Trustee. The word "Trustee" means ARCH A. MOORE, III AND JOHN F. LANHAM, whose address is 111 WEST WASHINGTON STREET, MIDDLEBURG, VA 20118 AND 120 EDWARDS FERRY ROAD, NE, LEESBURG, VA 20175 and any substitute or successor trustees. If more than one person is named as trustee, the word "Trustee" means each such person.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS DEED OF TRUST, AND GRANTOR AGREES TO ITS TERMS.

THIS DEED OF TRUST IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS DEED OF TRUST IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

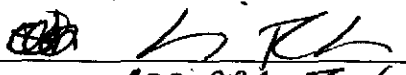
X  (Seal)
Shirley KOMACK, individually

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Virginia)
) SS
COUNTY OF Loudoun)

On this day before me, the undersigned Notary Public, personally appeared **Shirley KOMACK**, to me known to be the individual described in and who executed the Deed of Trust, and acknowledged that he or she signed the Deed of Trust as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 30th day of MAY, 2002.

By  Residing at Leesburg, VA
CORINNE E. CATALUCCI
Notary Public in and for LOUDOUN CO, VA My commission expires 9/30/03

Shirley KOMACK

EXHIBIT "A" LEGAL DESCRIPTION

FIRST: All of the Unit Numbered 139, Phase VI, FOX CHAPEL AT TUDOR KNOLLS CONDOMINIUM, as shown on the plat attached to the Declaration, recorded in Deed Book 882 at Page 309, amended by the First Amendment to the Declaration in Book 866 at Page 585; as further amended by the Second Amendment to the Declaration recorded in Deed Book 888 at Page 1072 as further amended by the Third Amendment to the Declaration in Deed Book 891 at Page 1415; as further amended by the Fourth Amendment to the Declaration in Deed Book 894 at page 1169; as further amended by the Fifth Amendment to Declaration in Deed Book 897 at Page 604; As further amended by Sixth Amendment to Declaration in Deed Book 897 at page 615, among the land records of Loudoun County, Virginia.

SECOND: A .6902 undivided percentage interest appurtenant to the Unit in all Common Elements of said Project, as described in said Declaration.

TOGETHER WITH the right of ingress to and egress from said property and the right to use, for all proper purposes in common with Declarant, its successors and assigns, and all other occupants from time to time, any and all portions of the condominium designated by statute and the Declaration as General Common Elements.

SUBJECT TO the reservations, restrictions on use and all covenants and obligations set forth in said Declaration, recorded in Deed Book 882 at Page 309, among said land records, and as set forth in the By-Laws of the Unit Owners Associations, attached thereto, as it may be amended from time to time, all of which restrictions, conditions, assessments, and all other covenants are incorporated herein by reference, and constitute and shall constitute binding and to be binding on said Grantee(s), and their successors, heirs and assigns.

RECORDED/W/CERT ANNEXED

2002 MAY 31 PM 3:14

LOUDOUN CO. VA

1 2 TESTE:

.CLERK

AMERICAN LAND TITLE ASSOCIATION
LOAN POLICY
(10-17-92)

Policy No. 72107- 543215

CHICAGO TITLE INSURANCE COMPANY

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, CHICAGO TITLE INSURANCE COMPANY, a Missouri corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
2. Any defect in or lien or encumbrance on the title;
3. Unmarketability of the title;
4. Lack of a right of access to and from the land;
5. The invalidity or unenforceability of the lien of the insured mortgage upon the title;
6. The priority of any lien or encumbrance over the lien of the insured mortgage;
7. Lack of priority of the lien of the insured mortgage over any statutory lien for services, labor or material:
 - (a) arising from an improvement or work related to the land which is contracted for or commenced prior to Date of Policy; or
 - (b) arising from an improvement or work related to the land which is contracted for or commenced subsequent to Date of Policy and which is financed in whole or in part by proceeds of the indebtedness secured by the insured mortgage which at Date of Policy the insured has advanced or is obligated to advance;
8. The invalidity or unenforceability of any assignment of the insured mortgage, provided the assignment is shown in Schedule A, or the failure of the assignment shown in Schedule A to vest title to the insured mortgage in the named insured assignee free and clear of all liens.

The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title or the lien of the insured mortgage, as insured, but only to the extent provided in the Conditions and Stipulations.

In Witness Whereof, CHICAGO TITLE INSURANCE COMPANY has caused this policy to be signed and sealed as of Date of Policy shown in Schedule A, the policy to become valid when countersigned by an authorized signatory.

CHICAGO TITLE INSURANCE COMPANY

By:



President

ATTEST



Secretary

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building and zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
(b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy (except to the extent that this policy insures the priority of the lien of the insured mortgage over any statutory lien for services, labor or material); or
 - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with applicable doing business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any statutory lien for services, labor or materials (or the claim of priority of any statutory lien for services, labor or materials over the lien of the insured mortgage) arising from an improvement or work related to the land which is contracted for and commenced subsequent to Date of Policy and is not financed in whole or in part by proceeds of the indebtedness secured by the insured mortgage which at Date of Policy the insured has advanced or is obligated to advance.
7. Any claim, which arises out of the transaction creating the interest of the mortgagee insured by this policy, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that is based on:
 - (i) the transaction creating the interest of the insured mortgagee being deemed a fraudulent conveyance or fraudulent transfer; or
 - (ii) the subordination of the interest of the insured mortgagee as a result of the application of the doctrine of equitable subordination; or
 - (iii) the transaction creating the interest of the insured mortgagee being deemed a preferential transfer except where the preferential transfer results from the failure:
 - (a) to timely record the instrument of transfer; or
 - (b) of such recordation to impart notice to a purchaser for value or a judgment or lien creditor.

CONDITIONS AND STIPULATIONS

1. DEFINITION OF TERMS

The following terms when used in this policy mean:

(a) "insured": the insured named in Schedule A. The term "insured" also includes

(i) the owner of the indebtedness secured by the insured mortgage and each successor in ownership of the indebtedness except a successor who is an obligor under the provisions of Section 12(c) of these Conditions and Stipulations (reserving, however, all rights and defenses as to any successor that the Company would have had against any predecessor insured, unless the successor acquired the indebtedness as a purchaser for value without knowledge of the asserted defect, lien, encumbrance, adverse claim or other matter insured against by this policy as affecting title to the estate or interest in the land);

(ii) any governmental agency or governmental instrumentality which is an insurer or guarantor under an insurance contract or guaranty insuring or guaranteeing the indebtedness secured by the insured mortgage, or any part thereof, whether named as an insured herein or not;

(iii) the parties designated in Section 2(a) of these Conditions and Stipulations.

(b) "insured claimant": an insured claiming loss or damage.

(c) "knowledge" or "known": actual knowledge, not constructive knowledge or notice which may be imputed to an insured by reason of the public records as defined in this policy or any other records which impart constructive notice of matters affecting the land.

(d) "land": the land described or referred to in Schedule A, and improvements affixed thereto which by law constitute real property. The term "land" does not include any property beyond the lines of the area described or referred to in Schedule A, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways, but nothing herein shall modify or limit the extent to which a right of access to and from the land is insured by this policy.

(e) "mortgage": mortgage, deed of trust, trust deed, or other security instrument.

(f) "public records": records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge. With respect to Section 1(a)(iv) of the Exclusions From Coverage, "public records" shall also include environmental protection liens filed in the records of the clerk of the United States district court for the district in which the land is located.

(g) "unmarketability of the title": an alleged or apparent matter affecting the title to the land, not excluded or excepted from coverage, which would entitle a purchaser of the estate or interest described in Schedule A or the insured mortgage to be released from the obligation to purchase by virtue of a contractual condition requiring the delivery of marketable title.

2. CONTINUATION OF INSURANCE

(a) **After Acquisition of Title.** The coverage of this policy shall continue in force as of Date of Policy in favor of (i) an insured who acquires all or any part of the estate or interest in the land by foreclosure, trustee's sale, conveyance in lieu of foreclosure, or other legal manner which discharges the lien of the insured mortgage; (ii) a transferee of the estate or interest so acquired from an insured corporation, provided the transferee is the parent or wholly-owned subsidiary of the insured corporation, and their corporate successors by operation of law and not by purchase, subject to any rights or defenses the Company may have against any predecessor insureds; and (iii) any governmental agency or governmental instrumentality which acquires all or any part of the estate or interest pursuant to a contract of insurance or guaranty insuring or guaranteeing the indebtedness secured by the insured mortgage.

(b) **After Conveyance of Title.** The coverage of this policy shall continue in force as of Date of Policy in favor of an insured only so long as the insured retains an estate or interest in the land, or holds an indebtedness secured by a purchase money mortgage given by a purchaser from the insured, or only so long as the insured shall have liability by reason of covenants of warranty made by the insured in any transfer or conveyance of the estate or interest. This policy shall not continue in force in favor of any purchaser from the insured of either (i) an estate or interest in the land, or (ii) an indebtedness secured by a purchase money mortgage given to the insured.

(c) **Amount of Insurance.** The amount of insurance after the acquisition or after the conveyance shall in neither event exceed the least of:

- (i) the Amount of Insurance stated in Schedule A;
- (ii) the amount of the principal of the indebtedness secured by the insured mortgage as of Date of Policy, interest thereon, expenses of foreclosure, amounts advanced pursuant to the insured mortgage to assure compliance with laws or to protect the lien of the insured mortgage prior to the time of acquisition of the estate or interest in the land and secured thereby and reasonable amounts expended to prevent deterioration of improvements, but reduced by the amount of all payments made; or
- (iii) the amount paid by any governmental agency or governmental instrumentality, if the agency or instrumentality is the insured claimant, in the acquisition of the estate or interest in satisfaction of its insurance contract or guaranty.

3. NOTICE OF CLAIM TO BE GIVEN BY INSURED CLAIMANT

The insured shall notify the Company promptly in writing (i) in case of any litigation as set forth in Section 4(a) below, (ii) in case knowledge shall come to an insured hereunder of any claim of title or interest which is adverse to the title to the estate or interest or the lien of the insured mortgage, as insured, and which might cause loss or damage for which the Company may be liable by virtue of this policy, or (iii) if title to the estate or interest or the lien of the insured mortgage, as insured, is rejected as unmarketable. If prompt notice shall not be given to the Company, then as to the insured all liability of the Company shall terminate with regard to the matter or matters for which prompt notice is required; provided, however, that failure to notify the Company shall in no case prejudice the rights of any insured under this policy unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.

4. DEFENSE AND PROSECUTION OF ACTIONS; DUTY OF INSURED CLAIMANT TO COOPERATE

(a) Upon written request by the insured and subject to the options contained in Section 6 of these Conditions and Stipulations, the Company, at its own cost and without unreasonable delay, shall provide for the defense of an insured in litigation in which any third party asserts a claim adverse to the title or interest as insured, but only as to those stated causes of action alleging a defect, lien or encumbrance or other matter insured against by this policy. The Company shall have the right to select counsel of its choice (subject to the right of the insured to object for reasonable cause) to represent the insured as to those stated causes of action and shall not be liable for and will not pay the fees of any other counsel. The Company will not pay any fees, costs or expenses incurred by the insured in the defense of those causes of action which allege matters not insured against by this policy.

(b) The Company shall have the right, at its own cost, to institute and prosecute any action or proceeding or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest or the lien of the insured mortgage, as insured, or to prevent or reduce loss or damage to the insured. The Company may take any appropriate action under the terms of this policy, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this policy. If the Company shall exercise its rights under this paragraph, it shall do so diligently.

(c) Whenever the Company shall have brought an action or interposed a defense as required or permitted by the provisions of this policy, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from any adverse judgment or order.

(d) In all cases where this policy permits or requires the Company to prosecute or provide for the defense of any action or proceeding, the insured shall secure to the Company the right to so prosecute or provide defense in the action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of the insured for this purpose. Whenever requested by the Company, the insured, at the Company's expense, shall give the Company all reasonable aid (i) in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or proceeding, or effecting settlement, and (ii) in any other lawful act which in the opinion of the Company may be necessary or desirable to establish the title to the estate or interest or the lien of the insured mortgage, as insured. If the Company is prejudiced by the failure of the insured to furnish the required cooperation, the Company's obligations to the insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such cooperation.

5. PROOF OF LOSS OR DAMAGE

In addition to and after the notices required under Section 3 of these Conditions and Stipulations have been provided the Company, a proof of loss or damage signed and sworn to by the insured claimant shall be furnished to the Company within 90 days after the insured claimant shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the defect in, or lien or encumbrance on the title, or other matter insured against by this policy which constitutes the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of the insured claimant to

provide the required proof of loss or damage, the Company's obligations to the insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such proof of loss or damage.

In addition, the insured claimant may reasonably be required to submit to examination under oath by any authorized representative of the Company and shall produce for examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company, all records, books, ledgers, checks, correspondence and memoranda, whether bearing a date before or after Date of Policy, which reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the insured claimant shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect and copy all records, books, ledgers, checks, correspondence and memoranda in the custody or control of a third party, which reasonably pertain to the loss or damage. All information designated as confidential by the insured claimant provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of the insured claimant to submit for examination under oath, produce other reasonably requested information or grant permission to secure reasonably necessary information from third parties as required in this paragraph, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this policy as to that claim.

6. OPTIONS TO PAY OR OTHERWISE SETTLE CLAIMS; TERMINATION OF LIABILITY

In case of a claim under this policy, the Company shall have the following additional options:

(a) To Pay or Tender Payment of the Amount of Insurance or to Purchase the Indebtedness.

(i) to pay or tender payment of the amount of insurance under this policy together with any costs, attorneys' fees and expenses incurred by the insured claimant, which were authorized by the Company, up to the time of payment or tender of payment and which the Company is obligated to pay; or

(ii) to purchase the indebtedness secured by the insured mortgage for the amount owing thereon together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of purchase and which the Company is obligated to pay.

If the Company offers to purchase the indebtedness as herein provided, the owner of the indebtedness shall transfer, assign, and convey the indebtedness and the insured mortgage, together with any collateral security, to the Company upon payment therefor.

Upon the exercise by the Company of either of the options provided for in paragraphs a(i) or (ii), all liability and obligations to the insured under this policy, other than to make the payment required in those paragraphs, shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, and the policy shall be surrendered to the Company for cancellation.

(b) To Pay or Otherwise Settle With Parties Other than the Insured or With the Insured Claimant.

(i) to pay or otherwise settle with other parties for or in the name of an insured claimant any claim insured against under this policy, together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay; or

(ii) to pay or otherwise settle with the insured claimant the loss or damage provided for under this policy, together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay.

Upon the exercise by the Company of either of the options provided for in paragraphs (b)(i) or (ii), the Company's obligations to the insured under this policy for the claimed loss or damage, other than the payments required to be made, shall terminate, including any liability or obligation to defend, prosecute or continue any litigation.

7. DETERMINATION AND EXTENT OF LIABILITY

This policy is a contract of indemnity against actual monetary loss or damage sustained or incurred by the insured claimant who has suffered loss or damage by reason of matters insured against by this policy and only to the extent herein described.

(a) The liability of the Company under this policy shall not exceed the least of:

(i) the Amount of Insurance stated in Schedule A, or, if applicable, the amount of insurance as defined in Section 2 (c) of these Conditions and Stipulations;

(ii) the amount of the unpaid principal indebtedness secured by the insured mortgage as limited or provided under Section 8 of these Conditions and Stipulations or as reduced under Section 9 of these Conditions and Stipulations, at the time the loss or damage insured against by this policy occurs, together with interest thereon; or

(iii) the difference between the value of the insured estate or interest as insured and the value of the insured estate or interest subject to the defect, lien or encumbrance insured against by this policy.

(b) In the event the insured has acquired the estate or interest in the manner described in Section 2(a) of these Conditions and Stipulations or has conveyed the title, then the liability of the Company shall continue as set forth in Section 7(a) of these Conditions and Stipulations.

(c) The Company will pay only those costs, attorneys' fees and expenses incurred in accordance with Section 4 of these Conditions and Stipulations.

8. LIMITATION OF LIABILITY

(a) If the Company establishes the title, or removes the alleged defect, lien or encumbrance, or cures the lack of a right of access to or from the land, or cures the claim of unmarketability of title, or otherwise establishes the lien of the insured mortgage, all as insured, in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.

(b) In the event of any litigation, including litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom, adverse to the title or to the lien of the insured mortgage, as insured.

(c) The Company shall not be liable for loss or damage to any insured for liability voluntarily assumed by the insured in settling any claim or suit without the prior written consent of the Company.

(d) The Company shall not be liable for: (i) any indebtedness created subsequent to Date of Policy except for advances made to protect the lien of the insured mortgage and secured thereby and reasonable amounts expended to prevent deterioration of improvements; or (ii) construction loan advances made subsequent to Date of Policy for the purpose of financing in whole or in part the construction of an improvement to the land which at Date of Policy were secured by the insured mortgage and which the insured was and continued to be obligated to advance at and after Date of Policy.

9. REDUCTION OF INSURANCE; REDUCTION OR TERMINATION OF LIABILITY

(a) All payments under this policy, except payments made for costs, attorneys' fees and expenses, shall reduce the amount of the insurance pro tanto. However, any payments made prior to the acquisition of title to the estate or interest as provided in Section 2(a) of these Conditions and Stipulations shall not reduce pro tanto the amount of the insurance afforded under this policy except to the extent that the payments reduce the amount of the indebtedness secured by the insured mortgage.

(b) Payment in part by any person of the principal of the indebtedness, or any other obligation secured by the insured mortgage, or any voluntary partial satisfaction or release of the insured mortgage, to the extent of the payment, satisfaction or release, shall reduce the amount of insurance pro tanto. The amount of insurance may thereafter be increased by accruing interest and advances made to protect the lien of the insured mortgage and secured thereby, with interest thereon, provided in no event shall the amount of insurance be greater than the Amount of Insurance stated in Schedule A.

(c) Payment in full by any person of the voluntary satisfaction or release of the insured mortgage shall terminate all liability of the Company except as provided in Section 2(a) of these Conditions and Stipulations.

10. LIABILITY NONCUMULATIVE

If the insured acquires title to the estate or interest in satisfaction of the indebtedness secured by the insured mortgage, or any part thereof, it is expressly understood that the amount of insurance under this policy shall be reduced by any amount the Company may pay under any policy insuring a mortgage to which exception is taken in Schedule B or to which the insured has agreed, assumed, or taken subject, or which is hereafter executed by an insured and which is a charge or lien on the estate or interest described or referred to in Schedule A, and the amount so paid shall be deemed a payment under this policy.

11. PAYMENT OF LOSS

(a) No payment shall be made without producing this policy for endorsement of the payment unless the policy has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the Company.

(b) When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions and Stipulations, the loss or damage shall be payable within 30 days thereafter.

12. SUBROGATION UPON PAYMENT OR SETTLEMENT

(a) The Company's Right of Subrogation.

Whenever the Company shall have settled and paid a claim under this policy, all right of subrogation shall vest in the Company unaffected by any act of the insured claimant.

The Company shall be subrogated to and be entitled to all rights and remedies which the insured claimant would have had against any person or property in respect to the claim had this policy not been issued. If requested by the Company, the insured claimant shall transfer to the Company all rights

and remedies against any person or property necessary in order to perfect this right of subrogation. The insured claimant shall permit the Company to sue, compromise or settle in the name of the insured claimant and to use the name of the insured claimant in any transaction or litigation involving these rights or remedies.

If a payment on account of a claim does not fully cover the loss of the insured claimant, the Company shall be subrogated to all rights and remedies of the insured claimant after the insured claimant shall have recovered its principal, interest, and costs of collection.

(b) The Insured's Rights and Limitations.

Notwithstanding the foregoing, the owner of the indebtedness secured by the insured mortgage, provided the priority of the lien of the insured mortgage or its enforceability is not affected, may release or substitute the personal liability of any debtor or guarantor, or extend or otherwise modify the terms of payment, or release a portion of the estate or interest from the lien of the insured mortgage, or release any collateral security for the indebtedness.

When the permitted acts of the insured claimant occur and the insured has knowledge of any claim of title or interest adverse to the title to the estate or interest or the priority or enforceability of the lien of the insured mortgage, as insured, the Company shall be required to pay only that part of any losses insured against by this policy which shall exceed the amount, if any, lost to the Company by reason of the impairment by the insured claimant of the Company's right of subrogation.

(c) The Company's Rights Against Non-Insured Obligors.

The Company's right of subrogation against non-insured obligors shall exist and shall include, without limitation, the rights of the insured to indemnities, guaranties, other policies of insurance or bonds, notwithstanding any terms or conditions contained in those instruments which provide for subrogation rights by reason of this policy.

The Company's right of subrogation shall not be avoided by acquisition of the insured mortgage by an obligor (except an obligor described in Section 1(a)(ii) of these Conditions and Stipulations) who acquires the insured mortgage as a result of an indemnity, guarantee, other policy of insurance, or bond and the obligor will not be an insured under this policy, notwithstanding Section 1(a)(i) of these Conditions and Stipulations.

13. ARBITRATION

Unless prohibited by applicable law, either the Company or the insured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the insured arising out of or relating to this policy, any service of the Company in connection with its issuance or the breach of a policy provision or other obligation. All arbitrable matters when the Amount of Insurance is \$1,000,000 or less shall be arbitrated at the option of either the Company or the insured. All arbitrable matters when the Amount of Insurance is in excess of \$1,000,000 shall be arbitrated only when agreed to by both the Company and the insured. Arbitration pursuant to this policy and under the Rules in effect on the date the demand for arbitration is made or, at the option of the insured, the Rules in effect at Date of Policy shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permit a court to award attorneys' fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules.

A copy of the Rules may be obtained from the Company upon request.

14. LIABILITY LIMITED TO THIS POLICY; POLICY ENTIRE CONTRACT

(a) This policy together with all endorsements, if any, attached hereto by the Company is the entire policy and contract between the insured and the Company. In interpreting any provision of this policy, this policy shall be construed as a whole.

(b) Any claim of loss or damage, whether or not based on negligence, and which arises out of the status of the lien of the insured mortgage or of the title to the estate or interest covered hereby or by any action asserting such claim, shall be restricted to this policy.

(c) No amendment of or endorsement to this policy can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

15. SEVERABILITY

In the event any provision of this policy is held invalid or unenforceable under applicable law, the policy shall be deemed not to include that provision and all other provisions shall remain in full force and effect.

16. NOTICES, WHERE SENT

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this policy and shall be addressed to the Company at the issuing office or to:

Chicago Title Insurance Company
Claims Department
171 North Clark Street
Chicago, Illinois 60601-3294

1992 LOAN FORM
CHICAGO TITLE INSURANCE COMPANY
SCHEDULE A

PREPARED FOR:

Properity Title, LLC
703-J East Market St.
Leesburg, VA 20176

Office File No.	Policy Number	Date of Policy	Amount of Insurance
02p14	72107 543215	May 31, 2002 at 3:14 P.M.	\$43,000.00

1. Name of Insured:

The Middleburg Bank, its successors and assigns as their interests may appear.

2. The estate or interest in the land which is encumbered by the insured mortgage is:

Fee Simple

3. Title to the estate or interest in the land is vested in:

Shirley Komak

4. The insured mortgage and assignments thereof, if any, are described as follows:

Deed of Trust from Shirley Komak to Arch A. Moore, III and John F. Lanham, Trustees, dated May 30, 2002 and recorded May 31, 2002 in Deed Book 2186 at Page 788 among the land records of Loudoun County, Virginia, securing The Middleburg Bank in the original principal sum stated to be \$43,000.00.

5. The land referred to in this policy is described as follows:

Schedule A attached hereto



Authorized Signatory for
Chicago Land Title Insurance Company

1992 LOAN FORM
CHICAGO TITLE INSURANCE COMPANY

Policy Number: 72107 543215

SCHEDULE A, continued

Item #5, Schedule A, continued: (Property Description)

See attached legal description of Unit 139, Phase VI, FOX CHAPEL at Tudor
Knolls Condominium, Town of Leesburg, Loudoun County, Virginia.

Shirley KOMACK

EXHIBIT "A" LEGAL DESCRIPTION

FIRST: All of the Unit Numbered 139, Phase VI, FOX CHAPEL AT TUDOR KNOLLS CONDOMINIUM, as shown on the plat attached to the Declaration, recorded in Deed Book 882 at Page 309, amended by the First Amendment to the Declaration in Book 866 at Page 585; as further amended by the Second Amendment to the Declaration recorded in Deed Book 888 at Page 1072 as further amended by the Third Amendment to the Declaration in Deed Book 891 at Page 1415; as further amended by the Fourth Amendment to the Declaration in Deed Book 894 at page 1169; as further amended by the Fifth Amendment to Declaration in Deed Book 897 at Page 604; As further amended by Sixth Amendment to Declaration in Deed Book 897 at page 615, among the land records of Loudoun County, Virginia.

SECOND: A .6902 undivided percentage interest appurtenant to the Unit in all Common Elements of said Project, as described in said Declaration.

TOGETHER WITH the right of ingress to and egress from said property and the right to use, for all proper purposes in common with Declarant, its successors and assigns, and all other occupants from time to time, any and all portions of the condominium designated by statute and the Declaration as General Common Elements.

SUBJECT TO the reservations, restrictions on use and all covenants and obligations set forth in said Declaration, recorded in Deed Book 882 at Page 309, among said land records, and as set forth in the By-Laws of the Unit Owners Associations, attached thereto, as it may be amended from time to time, all of which restrictions, conditions, assessments, and all other covenants are incorporated herein by reference, and constitute and shall constitute binding and to be binding on said Grantee(s), and their successors, heirs and assigns.

RECORDED/W/CERT ANNEXED

2002 MAY 31 PM 3:14

LOUDOUN CO, VA

TESTE: *Ann M. Chan* CLERK

TAX PAID

Sec. 58-54 66.15
 Sec. 58-65.1 22.25
 Sec. 58-54.1 44.50

1992 LOAN FORM
CHICAGO TITLE INSURANCE COMPANY
SCHEDULE B

Policy Number: 72107 543215

This policy does not insure against loss or damage (and the Company will not pay costs, attorney's fees or expenses) which arise by reason of:

EXCEPTIONS FROM COVERAGE

1. Taxes for 1st half 2002, a lien, not yet due and payable.
2. Covenants, conditions, restrictions, reservations of easements, liens for assessments, options, powers of attorney, rights of first refusal, requirements and limitations created by applicable sections of the Code of Virginia (1950), as amended, or set forth in the described Declaration and/or Master Deed recorded in the aforesaid land records, including Plats, Plans, By-Laws, Articles of Incorporation, and all associated instruments and exhibits attached thereto, in any and all amendments thereto, whether now existing or hereafter recorded; in any instrument(s) creating the estate or interest to be insured, and in any other allied instrument referred to in any of the aforesaid.
3. No liability will be assumed for the payment status of any homeowner assessments described in the aforementioned restrictive covenants, Declaration and/or Master Deed. Said charges are secondary and subordinate to the lien of the insured Deed of Trust.
4. Easement(s) to CHESAPEAKE & POTOMAC TELEPHONE COMPANY by instrument(s) recorded in Deed Book 9-D at page 429, Deed Book 474 at page 208 and in Deed Book 884 at page 874.
5. Easement to VIRGINIA ELECTRIC & POWER COMPANY by instrument recorded in Deed Book 13-M at page 338; Deed Book 487 at page 699; Deed Book 883 at page 1098; Deed Book 903 at page 1393 and in Deed Book 903 at page 1397.
6. Rights of others in and to the use of the party wall(s), but the Company insures the right of owner(s) to its use as a party wall.
7. Easements for sanitary sewer line, as recorded in Deed Book 589 at page 491 and in Deed Book 589 at page 486.
8. Sanitary Sewer, Storm Sewer and Waterline Easement as recorded in Deed Book 880 at page 805.
9. Reservation of easements for the installation and maintenance of utilities and drainage/public facilities, as set forth in the restrictive covenants.
10. Covenants and restrictions recorded in Book 882 at page 309, and amended in Deed Book 886 at page 585; Deed Book 888 at page 1072; Deed Book 891 at page 1415; Deed Book 894 at page 1169; Deed Book 897 at page 604; Deed Book 897 at page 615; Deed Book 898 at page 1093; Deed Book 903 at page 543; Deed Book 903 at page 556; Deed Book 910 at page 1558; Deed Book 910 at page 1572; Deed Book 912 at page 409; Deed Book 915 at page 653; Deed Book 918 at page 527; and in Deed Book 919 at page 140, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607 of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons.

If Schedule B, Part II is not attached hereto, there are no subordinate matters to report.

ENDORSEMENT

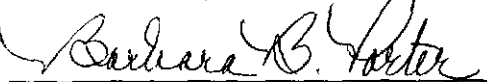
Attached to Policy No. 72107 543215

**Issued by
CHICAGO TITLE INSURANCE COMPANY**

The Company insures the insured against loss or damage sustained by reason of:

1. The failure of the unit identified in Schedule A and its common elements to be part of a condominium within the meaning of the condominium statutes of the jurisdiction in which the unit and its common elements are located.
2. The failure of the documents required by the condominium statutes to comply with the requirements of the statutes to the extent that such failure affects the title to the unit and its common elements.
3. Present violations of any restrictive covenants which restrict the use of the unit and its common elements and which are contained in the condominium documents, except violations relating to environmental protection unless a notice of a violation thereof has been recorded or filed in the public records and is not excepted in Schedule B. The restrictive covenants do not contain any provisions which will cause a forfeiture or reversion of title.
4. The priority of any lien for charges and assessments provided for in the condominium statutes and condominium documents over the lien of any insured mortgage identified in Schedule A.
5. The failure of the unit and its common elements to be entitled by law to be assessed for real property taxes as a separate parcel.
6. Any obligation to remove any improvements which exist at Date of Policy because of any present encroachments or because of any future unintentional encroachment of the common elements upon any unit or of any unit upon the common elements or another unit.
7. The failure of title by reason of a right of first refusal to purchase the unit and its common elements which was exercised or could have been exercised at date of policy.

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.



Authorized Signatory

Note: This endorsement shall not be valid or binding until countersigned by an authorized signatory.

ALTA ENDORSEMENT - FORM 8.1
Attached to Policy No. 72107 543215

Issued by
CHICAGO TITLE INSURANCE COMPANY

The insurance afforded by this endorsement is only effective if the land is used or is to be used primarily for residential purposes.

The Company insures the insured against loss or damage sustained by reason of lack of priority of the lien of the insured mortgage over:

- (a) any environmental protection lien which, at Date of Policy, is recorded in those records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge, or filed in the records of the Clerk of the United States district court for the district in which the land is located, except as set forth in Schedule B; or
- (b) any environmental protection lien provided for by any state statute in effect at Date of Policy, except environmental protection liens provided for by the following state statutes:

NONE

This endorsement is made a part of the policy and is subject to all of the terms and provisions thereof and of any prior endorsements thereto. Except to the extent expressly stated, it neither modifies any of the terms and provisions of the policy and any prior endorsements, nor does it extend the effective date of the policy and any prior endorsements, nor does it increase the face amount thereof.


Authorized Signatory

Note: This endorsement shall not be valid or binding until countersigned by an authorized signatory.

Please attach to each original title policy issued in Virginia

Title 38.2-305 of the Code of Virginia required the following notice be provided with each insurance policy:

IMPORTANT INFORMATION TO POLICYHOLDERS

In the event you need to contact someone about this policy for any reason, please contact your agent. If you have additional questions you may contact the insurance company issuing this policy at the following address and telephone number:

Chicago Title Insurance Company
5875 Trinity Parkway, Suite 210
Centreville, Virginia 20120
(703) 815-6886

If you have been unable to contact or obtain satisfaction from the company or the agent, you may contact the Virginia Bureau of Insurance at:

State Corporation Commission
Bureau of Insurance
P.O. Box 1157
Richmond, VA 23209
(804) 371-9741

Written correspondence is preferable so that a record of your inquiry is maintained. When contacting your agent, company or Bureau of Insurance, have your policy number available.

PLEASE NOTE: In the event of a claim under your title insurance policy, you must follow the procedures contained in the Conditions and Stipulations of the policy regarding notice to Chicago Title Insurance Company.

This bulletin is issued solely for the purpose of providing additional information to our Insured(s). No additional insurance is afforded hereunder, nor are any Exclusions from Coverage, Conditions and Stipulations, or matters shown on Schedule A and B of the policy or any prior endorsements to the policy modified or changed.

Please attach to each original title policy issued in Virginia

F.3284 - Information to Policyholders - Va.



DISCLOSURE STATEMENT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$40,210.76	05-30-2005	05-30-2010	92025	1c2a / 502		EAK	

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "****" has been omitted due to text length limitations.

Borrower: Shirley KOMACK
123 -F FORT EVANS ROAD, SE
LEESBURG, VA 20175

Lender: Middleburg Bank
Leesburg Office
102 Catoclin Circle, SE
Leesburg, VA 20175

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I will have paid after I have made all payments as scheduled.
6.000%	\$11,576.08	\$40,210.76	\$51,786.84

PAYMENT SCHEDULE. My payment schedule will be 59 monthly payments of \$250.91 each, beginning June 30, 2005; and one payment of \$36,983.15 on May 30, 2010.

PROPERTY INSURANCE. I may obtain property insurance from anyone I want that is acceptable to Lender.

SECURITY. I am giving a security interest in REAL ESTATE AND IMPORVEMENTS LOCATED AT 122-E FORT EVANS ROAD, SE, LEESBURG, LOUDOUN COUNTY, VIRGINIA 20175. In addition, Lender has also reserved a contractual right of setoff in my deposit accounts.

LATE CHARGE. If a payment is 10 days or more late, I will be charged 5.000% of the unpaid portion of the regularly scheduled payment.

PREPAYMENT. If I pay off early, I will not have to pay a penalty.

I will look at my contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds.

I read and was given a completed copy of this Disclosure Statement on May 30, 2005, prior to signing the Note or Change in Terms Agreement.

BORROWER:

x Shirley Komack (Seal)
Shirley KOMACK

Amount Financed Itemization

Amount paid on my account:	\$40,210.76
\$40,210.76 Payment on Loan # 92025-1ST CHANGE IN TERMS	
Amount paid to others on my behalf:	\$400.00
\$400.00 to MIDDLEBURG BANK-RENEWL FEE	
Amount Contributed by me:	(\$400.00)
Note Principal:	\$40,210.76
Prepaid Finance Charges:	\$0.00
Amount Financed:	\$40,210.76

Other Charges Paid in Cash: \$400.00
\$400.00 RENEWAL FEE



The Middleburg Bank

The Biggest Little Bank In Virginia.

Kathryn L. Kearns
Vice President

May 24, 2002

Ms. Shirley Komack
123 F Ft Evans Road, S.E.
Leesburg, VA 20175

Dear Ms. Komack:

We are pleased to advise you that we have approved your request for a \$43,000.00 real estate loan subject to, but not limited to, all of the following terms and conditions. For simplicity, Middleburg Bank will be referred to as the "Bank", you as "Borrower", the foregoing loan as the "Loan" and the hereinafter-mentioned security as the "Security Property".

BORROWER: Shirley Komack

GUARANTOR: None

AMOUNT OF LOAN: \$43,000.00

PURPOSE: To purchase a single-family condominium for investment purposes.

SECURITY PROPERTY: First Deed of Trust on real estate and improvements located at 122 E Ft Evans Road, S.E., Leesburg, Loudoun County, Virginia 20175.

INTEREST RATE: Fixed at 6.875% per annum.

REPAYMENT: Thirty-five (35) monthly payments of approximately \$282.48, beginning 30 days from the date of the note and one final payment of the remaining principal and interest due. This loan is based on a 30-year amortization.

FEE: An origination fee of one (1.00%) percent of the loan amount (\$430.00) along with a \$150.00 document preparation fee will be due upon settlement.

LATE FEE: The note will contain a provision for the assessment of a late charge of five percent (5.00%) of the monthly payment amount for each payment not received within ten (10) days after the payment is due.

Ms. Shirley Komack
May 24, 2002
Page 2

MATURITY: The principal balance and all accrued and unpaid interest shall be due three (3) years from the date of the note.

TRUSTEES: Arch A. Moore, III and John F. Lanham

DISBURSEMENT: \$43,000.00 to be disbursed on behalf of Borrower at settlement.

FINANCIALS: The Lender has the right to request current financial statements and tax returns at anytime.

TITLE INSURANCE: A title insurance policy is required and shall be issued by a title company acceptable to and insuring the Bank in the amount of the Loan. The cost to be borne by the Borrower. Said policies shall contain only such title exceptions acceptable to the Bank.

HAZARD INSURANCE: The Borrower shall maintain for the life of the Loan a hazard insurance policy in an amount equal to the replacement cost of the improvements. Said policy shall have a mortgage loss payable clause in favor of The Middleburg Bank. The Bank will also require at least thirty (30) days notice prior to cancellation. Should the Borrower fail to keep insurance in force, the Bank will be required to replace the insurance, which may not be identical to the Borrower's original insurance coverage. The Borrower will be charged for the replaced insurance, which may be more expensive than the Borrower originally purchased.

FLOOD INSURANCE: A flood certification is required and will be ordered by the bank. Flood insurance is required if any part of the improvements are in a flood hazard area and such insurance is actually available. Further, if at a future date FEMA designates the property to be located in a Flood Hazard area, borrower agrees to obtain Flood Insurance. The amount required will be determined by the lender in accordance with applicable law. Should borrower fail to purchase such insurance, the Bank will either purchase Flood Insurance and add the cost to the loan, and/or call the Loan in full

COVENANTS: The settlement of this transaction is subject to the Bank's review of Power of Attorney, which must be presented for the Bank's review at least 24 hours prior to closing.

Ms. Shirley Komack
May 24, 2002
Page 3

LOAN COST: The cost of the Loan, including, but not limited to, title examinations and title insurance, flood certification fee, and filing fees, will be borne by the Borrower.

The Loan may not be assumed without the Bank's consent. You may prepay the note, in whole or in part, at anytime without penalty.

The Bank's obligation to make the Loan shall be subject to receipt by the Bank of properly executed documents in form and substance satisfactory to the Bank and/or Bank's counsel.

The Borrower agrees to pay all reasonable costs, fees, expenses, and legal fees expended by the Bank in connection with the preparation and documentation of the Loan and the Borrower shall pay the same whether or not the Loan is closed.

This commitment is issued in reliance on and shall be subject to, the accuracy of all information and data submitted by the Borrower and/or Guarantors regarding financial standing of Borrower and/or Guarantors, the collateral and its intend usage, all of which is deemed material. Any misrepresentation of a material fact, whether intentional or otherwise, made prior to issuance of this commitment or any change of any material fact after the issuance hereof shall, at the Bank's sole option, render this commitment void without further notice to the Borrower. The Bank reserves the right to review this commitment from time to time and to modify or amend its terms and conditions as may be required by changed circumstances or by newly disclosed information.

If these terms and conditions are acceptable to you, please indicate your acceptance by returning a signed copy of this letter to the Bank within fifteen (15) days from the date of this letter. This commitment shall expire sixty (60) days from the date of this letter.

Thank you for allowing Middleburg Bank to be of service to you. We look forward to working with you in the future.

Sincerely,

MIDDLEBURG BANK



Kathryn L. Kears
Vice President
Leesburg Office
703-443-1315

KLK/msw

Ms. Shirley Komack

May 24, 2002

Page 4

AGREED TO AND ACCEPTED BY BORROWER (S) AND/OR GUARANTOR (S):

BORROWER (S):

Shirley Komack

Shirley Komack

DATE:

5/30/02

ATTORNEY & NAME OF LAW FIRM

OR

SETTLEMENT CO. NAME: Prosperity Title

PHONE #: 703-771-9710

INSURANCE COMPANY Nationwide

PHONE #: 540-347-7325

Rev 1-01

[PRINT FORM](#)
[PRINT ISIRIES FORM](#)
[VIEW BY STATE](#)

[PREVIOUS <](#)
[SUBMIT >](#)
[EXIT X](#)

CUSTOMER INFORMATION

SHIRLEY KOMACK

112 FREDERICKSBURG DR
 STEPHENS CITY VA 22655-4542

Loan number 1254886 L

Type FOR EQUITY - LOC

PerDiem 7.29947

Ins PerDiem

Eff date Monday, February 22 2016

Chg Off

SPECIAL MESSAGES. >

Description	Amounts	Rebates	Payoffs
Current Balance	76,123.13		76,123.13
Secondary Interest	8,749.67		82,872.80
Late Charges	22		82,873.02
Total Payoff			82,873.02

[PREVIOUS <](#)
[SUBMIT >](#)
[EXIT X](#)

The P/O Pending message appears at the top of the screen. To remove the payoff pending indicator, click the SET P/O PENDING function and the payoff pending status will be removed.

[Learn more >](#)

SILVERLAKE
SYSTEM

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 1
Date 2/22/16

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

GENERAL INFORMATION

Account Number	1254806	CIF Number	K000759
Home Phone	(540) 535-8972	Work Phone	-
Loan Term	120 M	Loan Type	FOX EQUITY - LOC
Interest Rate	3.500000%	Origination Date	11/18/05
Loan Officer	GREGORY A BAUGHER		

Collateral Cd	522 2ND TRUST FOX EQUITY
Call Report Cd	1C1 REVOLVING LOC (RE SECURED)
Purpose Code	89 Home Equity Line of Credit

BALANCE & PAYMENT INFORMATION

Original Amount	85,000.00	Payment Due Date	0/00/00
Current Balance	76,123.13	Payment Amount	0.00
Accrued Interest	0.00	Principal/Interest	0.00
Daily Per Diem	7.29	Payment Type	Cycle

LOAN HISTORY
11/23/05 to 2/22/16

Posting Date	Description of Transactions	Transaction Amount	Principal Balance
12/01/05	Interest Rate Change 11/30/05 Effective Date	7.000000%	0.00
12/05/05	PRINCIPAL ADVANCE	40,000.00	40,000.00
1/01/06	Interest Rate Change 12/30/05 Effective Date	7.000000%	40,000.00
1/03/06	Interest Rate Change	7.250000%	40,000.00
1/11/06	PRINCIPAL ADVANCE	1,500.00	41,500.00
1/11/06	PRINCIPAL ADVANCE	500.00	42,000.00
1/11/06	REGULAR PAYMENT	250.00	42,000.00
1/11/06	Interest Payment Split Out	207.12	42,000.00
1/11/06	Principal Payment Split Out	42.88	41,957.12
2/01/06	Interest Rate Change 1/31/06 Effective Date	7.250000%	41,957.12
2/02/06	Generated Accrual Adjustment 2/01/06 Effective Date	0.28	41,957.12

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 2
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

2/02/06	Interest Rate Change	7.500000%	41,957.12
	2/01/06 Effective Date		
2/09/06	REGULAR PAYMENT	251.00	41,957.12
2/09/06	Interest Payment Split Out	251.00	41,957.12
2/21/06	Late Charge Assessed	0.15	41,957.12
2/24/06	Effective Date Credit Intere	8.88	41,957.12
	1/26/06 Effective Date		
2/24/06	PRINCIPAL PAYMENT	1,500.00	40,457.12
	1/26/06 Effective Date		
2/27/06	REGULAR PAYMENT	500.00	40,457.12
2/27/06	Interest Payment Split Out	2.92	40,457.12
2/27/06	Principal Payment Split Out	497.08	39,960.04
2/27/06	REGULAR PAYMENT	255.00	39,960.04
2/27/06	Interest Payment Split Out	214.34	39,960.04
2/27/06	Principal Payment Split Out	40.66	39,919.38
3/01/06	Interest Rate Change	7.500000%	39,919.38
	2/28/06 Effective Date		
3/08/06	REGULAR PAYMENT	251.00	39,919.38
3/08/06	Interest Payment Split Out	16.40	39,919.38
3/08/06	Late Charge Split Out	0.15	39,919.38
3/08/06	Principal Payment Split Out	234.45	39,684.93
3/28/06	PRINCIPAL ADVANCE	3,998.00	43,682.93
4/03/06	Interest Rate Change	7.500000%	43,682.93
	3/31/06 Effective Date		
4/03/06	Interest Rate Change	7.750000%	43,682.93
4/07/06	REGULAR PAYMENT	300.00	43,682.93
4/07/06	Interest Payment Split Out	274.37	43,682.93
4/07/06	Principal Payment Split Out	25.63	43,657.30
4/11/06	PRINCIPAL ADVANCE	7,393.70	51,051.00
5/01/06	Interest Rate Change	7.750000%	51,051.00
	4/28/06 Effective Date		
5/15/06	PRINCIPAL ADVANCE	5,000.00	56,051.00
5/18/06	Late Charge Assessed	14.55	56,051.00
6/01/06	Interest Rate Change	7.750000%	56,051.00
	5/31/06 Effective Date		
6/01/06	Interest Rate Change	8.000000%	56,051.00
6/07/06	REGULAR PAYMENT	300.00	56,051.00
6/07/06	Interest Payment Split Out	290.97	56,051.00
6/07/06	Interest Payment Split Out	9.03	56,051.00
6/07/06	REGULAR PAYMENT	300.00	56,051.00
6/07/06	Interest Payment Split Out	300.00	56,051.00
6/15/06	PRINCIPAL ADVANCE	3,000.00	59,051.00
6/20/06	Late Charge Assessed	2.25	59,051.00
6/23/06	PRINCIPAL ADVANCE	3,000.00	62,051.00
6/23/06	Reversed Late Charge Assesse	14.55	62,051.00
6/23/06	Reversed Late Charge Assesse	2.25	62,051.00
7/03/06	Interest Rate Change	8.000000%	62,051.00
	6/30/06 Effective Date		

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 3
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

7/03/06	Interest Rate Change	8.250000%	62,051.00
7/06/06	PRINCIPAL ADVANCE	1,000.00	63,051.00
7/06/06	REGULAR PAYMENT	350.00	63,051.00
7/06/06	Interest Payment Split Out	45.04	63,051.00
7/06/06	Interest Payment Split Out	304.96	63,051.00
7/17/06	PRINCIPAL ADVANCE	5,000.00	68,051.00
7/20/06	Late Charge Assessed	5.33	68,051.00
7/24/06	REGULAR PAYMENT	110.00	68,051.00
7/24/06	Interest Payment Split Out	106.58	68,051.00
7/24/06	Principal Payment Split Out	3.42	68,047.58
7/31/06	PRINCIPAL ADVANCE	6,000.00	74,047.58
8/01/06	Interest Rate Change	8.250000%	74,047.58
	7/31/06 Effective Date		
8/07/06	REGULAR PAYMENT	500.00	74,047.58
8/07/06	Interest Payment Split Out	430.91	74,047.58
8/07/06	Late Charge Split Out	5.33	74,047.58
8/07/06	Principal Payment Split Out	63.76	73,983.82
8/16/06	PRINCIPAL ADVANCE	5,000.00	78,983.82
9/01/06	Interest Rate Change	8.250000%	78,983.82
	8/31/06 Effective Date		
9/08/06	REGULAR PAYMENT	500.00	78,983.82
9/08/06	Interest Payment Split Out	500.00	78,983.82
9/11/06	REGULAR PAYMENT	100.00	78,983.82
9/11/06	Interest Payment Split Out	36.56	78,983.82
9/11/06	Principal Payment Split Out	63.44	78,920.38
9/29/06	PRINCIPAL ADVANCE	3,000.00	81,920.38
10/02/06	Interest Rate Change	8.250000%	81,920.38
	9/29/06 Effective Date		
10/05/06	REGULAR PAYMENT	500.00	81,920.38
10/05/06	Interest Payment Split Out	500.00	81,920.38
10/19/06	Late Charge Assessed	2.76	81,920.38
10/20/06	PRINCIPAL ADVANCE	3,000.00	84,920.38
10/30/06	REGULAR PAYMENT	100.00	84,920.38
10/30/06	Interest Payment Split Out	55.16	84,920.38
10/30/06	Principal Payment Split Out	44.84	84,875.54
11/01/06	Interest Rate Change	8.250000%	84,875.54
	10/31/06 Effective Date		
11/06/06	REGULAR PAYMENT	600.00	84,875.54
11/06/06	Interest Payment Split Out	563.61	84,875.54
11/06/06	Late Charge Split Out	2.76	84,875.54
11/06/06	Principal Payment Split Out	33.63	84,841.91
12/01/06	Interest Rate Change	8.250000%	84,841.91
	11/30/06 Effective Date		
12/07/06	REGULAR PAYMENT	600.00	84,841.91
12/07/06	Interest Payment Split Out	575.33	84,841.91
12/07/06	Principal Payment Split Out	24.67	84,817.24
1/01/07	Interest Rate Change	8.250000%	84,817.24
	12/29/06 Effective Date		

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 4
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

1/08/07	REGULAR PAYMENT	600.00	84,817.24
1/08/07	Interest Payment Split Out	594.34	84,817.24
1/08/07	Principal Payment Split Out	5.66	84,811.58
2/01/07	Interest Rate Change	8.250000%	84,811.58
	1/31/07 Effective Date		
2/06/07	REGULAR PAYMENT	600.00	84,811.58
2/06/07	Interest Payment Split Out	594.27	84,811.58
2/06/07	Principal Payment Split Out	5.73	84,805.85
3/01/07	Interest Rate Change	8.250000%	84,805.85
	2/28/07 Effective Date		
3/06/07	REGULAR PAYMENT	600.00	84,805.85
3/06/07	Interest Payment Split Out	536.72	84,805.85
3/06/07	Principal Payment Split Out	63.28	84,742.57
4/02/07	Interest Rate Change	8.250000%	84,742.57
	3/30/07 Effective Date		
4/09/07	REGULAR PAYMENT	600.00	84,742.57
4/09/07	Interest Payment Split Out	600.00	84,742.57
4/10/07	REGULAR PAYMENT	13.00	84,742.57
4/10/07	Interest Payment Split Out	13.00	84,742.57
5/01/07	Interest Rate Change	8.250000%	84,742.57
	4/30/07 Effective Date		
5/07/07	REGULAR PAYMENT	600.00	84,742.57
5/07/07	Interest Payment Split Out	555.48	84,742.57
5/07/07	Principal Payment Split Out	44.52	84,698.05
6/01/07	Interest Rate Change	8.250000%	84,698.05
	5/31/07 Effective Date		
6/08/07	REGULAR PAYMENT	600.00	84,698.05
6/08/07	Interest Payment Split Out	593.52	84,698.05
6/08/07	Principal Payment Split Out	6.48	84,691.57
7/02/07	Interest Rate Change	8.250000%	84,691.57
	6/29/07 Effective Date		
7/09/07	REGULAR PAYMENT	600.00	84,691.57
7/09/07	Interest Payment Split Out	593.43	84,691.57
7/09/07	Principal Payment Split Out	6.57	84,685.00
8/01/07	Interest Rate Change	8.250000%	84,685.00
	7/31/07 Effective Date		
8/06/07	REGULAR PAYMENT	600.00	84,685.00
8/06/07	Interest Payment Split Out	574.25	84,685.00
8/06/07	Principal Payment Split Out	25.75	84,659.25
9/04/07	Interest Rate Change	8.250000%	84,659.25
	8/31/07 Effective Date		
9/07/07	REGULAR PAYMENT	600.00	84,659.25
9/07/07	Interest Payment Split Out	600.00	84,659.25
9/20/07	Late Charge Assessed	2.53	84,659.25
10/01/07	Interest Rate Change	8.250000%	84,659.25
	9/28/07 Effective Date		
10/01/07	Interest Rate Change	7.750000%	84,659.25

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 5
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

10/05/07	REGULAR PAYMENT	50.63	84,659.25
10/05/07	Interest Payment Split Out	50.63	84,659.25
10/18/07	Late Charge Assessed	25.83	84,659.25
10/26/07	REGULAR PAYMENT	519.18	84,659.25
10/26/07	Interest Payment Split Out	516.65	84,659.25
10/26/07	Late Charge Split Out	2.53	84,659.25
11/01/07	Interest Rate Change	7.750000%	84,659.25
	10/31/07 Effective Date		
11/02/07	Generated Accrual Adjustment	0.57	84,659.25
	11/01/07 Effective Date		
11/02/07	Interest Rate Change	7.500000%	84,659.25
	11/01/07 Effective Date		
11/09/07	REGULAR PAYMENT	583.07	84,659.25
11/09/07	Interest Payment Split Out	557.24	84,659.25
11/09/07	Late Charge Split Out	25.83	84,659.25
12/03/07	Interest Rate Change	7.500000%	84,659.25
	11/30/07 Effective Date		
12/07/07	REGULAR PAYMENT	583.07	84,659.25
12/07/07	Interest Payment Split Out	556.68	84,659.25
12/07/07	Principal Payment Split Out	26.39	84,632.86
1/01/08	Interest Rate Change	7.500000%	84,632.86
	12/31/07 Effective Date		
1/02/08	Interest Rate Change	7.250000%	84,632.86
1/08/08	REGULAR PAYMENT	583.07	84,632.86
1/08/08	Interest Payment Split Out	504.34	84,632.86
1/08/08	Principal Payment Split Out	78.73	84,554.13
2/01/08	Interest Rate Change	7.250000%	84,554.13
	1/31/08 Effective Date		
2/01/08	Interest Rate Change	6.000000%	84,554.13
2/07/08	REGULAR PAYMENT	583.07	84,554.13
2/07/08	Interest Payment Split Out	521.33	84,554.13
2/07/08	Principal Payment Split Out	61.74	84,492.39
3/03/08	Interest Rate Change	6.000000%	84,492.39
	2/29/08 Effective Date		
3/10/08	REGULAR PAYMENT	583.07	84,492.39
3/10/08	Interest Payment Split Out	430.63	84,492.39
3/10/08	Principal Payment Split Out	152.44	84,339.95
4/01/08	Interest Rate Change	6.000000%	84,339.95
	3/31/08 Effective Date		
4/01/08	Interest Rate Change	5.250000%	84,339.95
4/07/08	REGULAR PAYMENT	583.07	84,339.95
4/07/08	Interest Payment Split Out	402.23	84,339.95
4/07/08	Principal Payment Split Out	180.84	84,159.11
5/01/08	Interest Rate Change	5.250000%	84,159.11
	4/30/08 Effective Date		
5/02/08	Generated Accrual Adjustment	0.57	84,159.11
	5/01/08 Effective Date		

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 6
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

5/02/08	Interest Rate Change	5.000000%	84,159.11
	5/01/08 Effective Date		
5/08/08	REGULAR PAYMENT	583.07	84,159.11
5/08/08	Interest Payment Split Out	363.31	84,159.11
5/08/08	Principal Payment Split Out	219.76	83,939.35
6/02/08	Interest Rate Change	5.000000%	83,939.35
	5/30/08 Effective Date		
6/09/08	REGULAR PAYMENT	400.00	83,939.35
6/09/08	Interest Payment Split Out	368.17	83,939.35
6/09/08	Principal Payment Split Out	31.83	83,907.52
7/01/08	Interest Rate Change	5.000000%	83,907.52
	6/30/08 Effective Date		
7/09/08	REGULAR PAYMENT	400.00	83,907.52
7/09/08	Interest Payment Split Out	333.36	83,907.52
7/09/08	Principal Payment Split Out	66.64	83,840.88
8/01/08	Interest Rate Change	5.000000%	83,840.88
	7/31/08 Effective Date		
8/07/08	REGULAR PAYMENT	400.00	83,840.88
8/07/08	Interest Payment Split Out	356.11	83,840.88
8/07/08	Principal Payment Split Out	43.89	83,796.99
9/02/08	Interest Rate Change	5.000000%	83,796.99
	8/29/08 Effective Date		
9/08/08	REGULAR PAYMENT	400.00	83,796.99
9/08/08	Interest Payment Split Out	367.37	83,796.99
9/08/08	Principal Payment Split Out	32.63	83,764.36
10/01/08	Interest Rate Change	5.000000%	83,764.36
	9/30/08 Effective Date		
10/20/08	Late Charge Assessed	16.64	83,764.36
10/27/08	REGULAR PAYMENT	400.00	83,764.36
10/27/08	Interest Payment Split Out	332.79	83,764.36
10/27/08	Principal Payment Split Out	67.21	83,697.15
11/03/08	Interest Rate Change	5.000000%	83,697.15
	10/31/08 Effective Date		
11/04/08	Generated Accrual Adjustment	2.29	83,697.15
	11/03/08 Effective Date		
11/04/08	Interest Rate Change	4.000000%	83,697.15
	11/03/08 Effective Date		
11/18/08	Effective Date Debit Interest	0.16	83,697.15
	11/17/08 Effective Date		
11/18/08	PRINCIPAL ADVANCE	1,500.00	85,197.15
	11/17/08 Effective Date		
11/20/08	Late Charge Assessed	18.93	85,197.15
12/01/08	Interest Rate Change	4.000000%	85,197.15
	11/28/08 Effective Date		
12/15/08	REGULAR PAYMENT	400.00	85,197.15
12/15/08	Interest Payment Split Out	378.59	85,197.15
12/15/08	Late Charge Split Out	16.64	85,197.15

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 7
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

12/15/08	Interest Payment Split Out	4.77	85,197.15
12/18/08	Late Charge Assessed	12.72	85,197.15
12/23/08	REGULAR PAYMENT	18.93	85,197.15
12/23/08	Interest Payment Split Out	18.93	85,197.15
12/23/08	REGULAR PAYMENT	278.06	85,197.15
12/23/08	Interest Payment Split Out	235.43	85,197.15
12/23/08	Late Charge Split Out	18.93	85,197.15
12/23/08	Principal Payment Split Out	23.70	85,173.45
1/01/09	Interest Rate Change	4.000000%	85,173.45
	12/31/08 Effective Date		
1/02/09	Interest Rate Change	3.250000%	85,173.45
1/08/09	REGULAR PAYMENT	400.00	85,173.45
1/08/09	Interest Payment Split Out	289.41	85,173.45
1/08/09	Late Charge Split Out	12.72	85,173.45
1/08/09	Principal Payment Split Out	97.87	85,075.58
2/02/09	Interest Rate Change	3.250000%	85,075.58
	1/30/09 Effective Date		
2/09/09	REGULAR PAYMENT	500.00	85,075.58
2/09/09	Interest Payment Split Out	244.22	85,075.58
2/09/09	Principal Payment Split Out	255.78	84,819.80
3/02/09	Interest Rate Change	3.250000%	84,819.80
	2/27/09 Effective Date		
3/09/09	REGULAR PAYMENT	400.00	84,819.80
3/09/09	Interest Payment Split Out	211.63	84,819.80
3/09/09	Principal Payment Split Out	188.37	84,631.43
4/01/09	Interest Rate Change	3.250000%	84,631.43
	3/31/09 Effective Date		
4/08/09	REGULAR PAYMENT	400.00	84,631.43
4/08/09	Interest Payment Split Out	226.18	84,631.43
4/08/09	Principal Payment Split Out	173.82	84,457.61
5/01/09	Interest Rate Change	3.250000%	84,457.61
	4/30/09 Effective Date		
5/08/09	REGULAR PAYMENT	400.00	84,457.61
5/08/09	Interest Payment Split Out	225.72	84,457.61
5/08/09	Principal Payment Split Out	174.28	84,283.33
6/01/09	Interest Rate Change	3.250000%	84,283.33
	5/29/09 Effective Date		
6/08/09	REGULAR PAYMENT	400.00	84,283.33
6/08/09	Interest Payment Split Out	232.75	84,283.33
6/08/09	Principal Payment Split Out	167.25	84,116.08
7/01/09	Interest Rate Change	3.250000%	84,116.08
	6/30/09 Effective Date		
7/08/09	REGULAR PAYMENT	400.00	84,116.08
7/08/09	Interest Payment Split Out	224.80	84,116.08
7/08/09	Principal Payment Split Out	175.20	83,940.88
8/03/09	Interest Rate Change	3.250000%	83,940.88
	7/31/09 Effective Date		

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 8
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

8/10/09	REGULAR PAYMENT	400.00	83,940.88
8/10/09	Interest Payment Split Out	246.76	83,940.88
8/10/09	Principal Payment Split Out	153.24	83,787.64
9/01/09	Interest Rate Change	3.250000%	83,787.64
	8/31/09 Effective Date		
9/14/09	REGULAR PAYMENT	400.00	83,787.64
9/14/09	Interest Payment Split Out	216.45	83,787.64
9/14/09	Principal Payment Split Out	183.55	83,604.09
10/01/09	Interest Rate Change	3.250000%	83,604.09
	9/30/09 Effective Date		
10/08/09	REGULAR PAYMENT	400.00	83,604.09
10/08/09	Interest Payment Split Out	223.54	83,604.09
10/08/09	Principal Payment Split Out	176.46	83,427.63
11/02/09	Interest Rate Change	3.250000%	83,427.63
	10/30/09 Effective Date		
11/09/09	REGULAR PAYMENT	400.00	83,427.63
11/09/09	Interest Payment Split Out	237.82	83,427.63
11/09/09	Principal Payment Split Out	162.18	83,265.45
12/01/09	Interest Rate Change	3.250000%	83,265.45
	11/30/09 Effective Date		
12/08/09	REGULAR PAYMENT	400.00	83,265.45
12/08/09	Interest Payment Split Out	215.11	83,265.45
12/08/09	Principal Payment Split Out	184.89	83,080.56
1/01/10	Interest Rate Change	3.250000%	83,080.56
	12/31/09 Effective Date		
1/07/10	REGULAR PAYMENT	400.00	83,080.56
1/07/10	Interest Payment Split Out	229.44	83,080.56
1/07/10	Principal Payment Split Out	170.56	82,910.00
1/19/10	PRINCIPAL ADVANCE	2,000.00	84,910.00
2/01/10	Interest Rate Change	3.250000%	84,910.00
	1/29/10 Effective Date		
2/17/10	REGULAR PAYMENT	400.00	84,910.00
2/17/10	Interest Payment Split Out	231.26	84,910.00
2/17/10	Principal Payment Split Out	168.74	84,741.26
3/01/10	Interest Rate Change	3.250000%	84,741.26
	2/26/10 Effective Date		
3/08/10	REGULAR PAYMENT	400.00	84,741.26
3/08/10	Interest Payment Split Out	211.51	84,741.26
3/08/10	Principal Payment Split Out	188.49	84,552.77
4/01/10	Interest Rate Change	3.250000%	84,552.77
	3/31/10 Effective Date		
4/07/10	REGULAR PAYMENT	400.00	84,552.77
4/07/10	Interest Payment Split Out	233.51	84,552.77
4/07/10	Principal Payment Split Out	166.49	84,386.28
5/03/10	Interest Rate Change	3.250000%	84,386.28
	4/30/10 Effective Date		
5/12/10	REGULAR PAYMENT	240.53	84,386.28

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 9
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

5/12/10	Interest Payment Split Out	240.53	84,386.28
5/12/10	PRINCIPAL PAYMENT	159.47	84,226.81
6/01/10	Interest Rate Change	3.250000%	84,226.81
	5/28/10 Effective Date		
6/07/10	REGULAR PAYMENT	400.00	84,226.81
6/07/10	Interest Payment Split Out	217.62	84,226.81
6/07/10	Principal Payment Split Out	182.38	84,044.43
7/01/10	Interest Rate Change	3.250000%	84,044.43
	6/30/10 Effective Date		
7/07/10	PRINCIPAL ADVANCE	925.00	84,969.43
7/12/10	REGULAR PAYMENT	400.00	84,969.43
7/12/10	Interest Payment Split Out	224.60	84,969.43
7/12/10	Principal Payment Split Out	175.40	84,794.03
8/02/10	Interest Rate Change	3.250000%	84,794.03
	7/30/10 Effective Date		
8/09/10	REGULAR PAYMENT	400.00	84,794.03
8/09/10	Interest Payment Split Out	241.28	84,794.03
8/09/10	Principal Payment Split Out	158.72	84,635.31
9/01/10	Interest Rate Change	3.250000%	84,635.31
	8/31/10 Effective Date		
9/09/10	REGULAR PAYMENT	400.00	84,635.31
9/09/10	Interest Payment Split Out	226.18	84,635.31
9/09/10	Principal Payment Split Out	173.82	84,461.49
10/01/10	Interest Rate Change	3.250000%	84,461.49
	9/30/10 Effective Date		
10/07/10	REGULAR PAYMENT	400.00	84,461.49
10/07/10	Interest Payment Split Out	225.74	84,461.49
10/07/10	Principal Payment Split Out	174.26	84,287.23
11/01/10	Interest Rate Change	3.250000%	84,287.23
	10/29/10 Effective Date		
11/08/10	REGULAR PAYMENT	400.00	84,287.23
11/08/10	Interest Payment Split Out	232.75	84,287.23
11/08/10	Principal Payment Split Out	167.25	84,119.98
12/01/10	Interest Rate Change	3.250000%	84,119.98
	11/30/10 Effective Date		
12/09/10	REGULAR PAYMENT	400.00	84,119.98
12/09/10	Interest Payment Split Out	224.81	84,119.98
12/09/10	Principal Payment Split Out	175.19	83,944.79
1/01/11	Interest Rate Change	3.250000%	83,944.79
	12/31/10 Effective Date		
1/20/11	REGULAR PAYMENT	400.00	83,944.79
1/20/11	Interest Payment Split Out	231.83	83,944.79
1/20/11	Principal Payment Split Out	168.17	83,776.62
2/01/11	Interest Rate Change	3.250000%	83,776.62
	1/31/11 Effective Date		
2/22/11	REGULAR PAYMENT	400.00	83,776.62
2/22/11	Interest Payment Split Out	231.53	83,776.62

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 10
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

2/22/11	Principal Payment Split Out	168.47	83,608.15
3/01/11	Interest Rate Change	3.250000%	83,608.15
	2/28/11 Effective Date		
3/21/11	REGULAR PAYMENT	208.77	83,608.15
3/21/11	Interest Payment Split Out	208.77	83,608.15
3/21/11	PRINCIPAL PAYMENT	191.23	83,416.92
4/01/11	Interest Rate Change	3.250000%	83,416.92
	3/31/11 Effective Date		
4/25/11	REGULAR PAYMENT	230.59	83,416.92
4/25/11	Interest Payment Split Out	230.59	83,416.92
4/25/11	PRINCIPAL PAYMENT	169.41	83,247.51
5/02/11	Interest Rate Change	3.250000%	83,247.51
	4/29/11 Effective Date		
5/23/11	REGULAR PAYMENT	320.15	83,247.51
5/23/11	Interest Payment Split Out	230.15	83,247.51
5/23/11	Principal Payment Split Out	90.00	83,157.51
5/23/11	PRINCIPAL PAYMENT	79.85	83,077.66
6/01/11	Interest Rate Change	3.250000%	83,077.66
	5/31/11 Effective Date		
6/30/11	REGULAR PAYMENT	400.00	83,077.66
6/30/11	Interest Payment Split Out	222.24	83,077.66
6/30/11	Principal Payment Split Out	177.76	82,899.90
7/01/11	Interest Rate Change	3.250000%	82,899.90
	6/30/11 Effective Date		
7/13/11	Generated Accrual Adjustment	0.21	82,899.90
7/13/11	Interest Payment Reversal	222.24	82,899.90
	6/30/11 Effective Date		
7/13/11	Generated Principal Reversal	177.76	83,077.66
	6/30/11 Effective Date		
7/22/11	PRINCIPAL ADVANCE	500.00	83,577.66
7/26/11	REGULAR PAYMENT	300.00	83,577.66
7/26/11	Interest Payment Split Out	222.24	83,577.66
7/26/11	Interest Payment Split Out	77.76	83,577.66
8/01/11	Interest Rate Change	3.250000%	83,577.66
	7/29/11 Effective Date		
8/02/11	PRINCIPAL ADVANCE	1,000.00	84,577.66
8/03/11	Late Charge Assessed	7.21	84,577.66
8/19/11	Reversed Late Charge Assesse	7.21	84,577.66
	8/03/11 Effective Date		
8/19/11	REGULAR PAYMENT	250.00	84,577.66
	7/26/11 Effective Date		
8/19/11	Interest Payment Split Out	144.14	84,577.66
	7/26/11 Effective Date		
8/19/11	Interest Payment Split Out	105.86	84,577.66
	7/26/11 Effective Date		
8/25/11	REGULAR PAYMENT	300.00	84,577.66
8/25/11	Interest Payment Split Out	123.92	84,577.66

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 11
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

8/25/11	Principal Payment Split Out	176.08	84,401.58
8/29/11	REGULAR PAYMENT	400.00	84,401.58
8/29/11	Interest Payment Split Out	210.71	84,401.58
8/29/11	Principal Payment Split Out	189.29	84,212.29
9/01/11	Interest Rate Change	3.250000%	84,212.29
	8/31/11 Effective Date		
9/06/11	REGULAR PAYMENT	22.50	84,212.29
9/06/11	Interest Payment Split Out	22.50	84,212.29
9/26/11	REGULAR PAYMENT	300.00	84,212.29
9/26/11	Interest Payment Split Out	187.46	84,212.29
9/26/11	Principal Payment Split Out	112.54	84,099.75
10/03/11	Interest Rate Change	3.250000%	84,099.75
	9/30/11 Effective Date		
10/31/11	PRINCIPAL ADVANCE	600.00	84,699.75
10/31/11	REGULAR PAYMENT	300.00	84,699.75
10/31/11	Interest Payment Split Out	52.42	84,699.75
10/31/11	Principal Payment Split Out	247.58	84,452.17
11/01/11	Interest Rate Change	3.250000%	84,452.17
	10/31/11 Effective Date		
11/30/11	REGULAR PAYMENT	300.00	84,452.17
11/30/11	Interest Payment Split Out	217.19	84,452.17
11/30/11	Principal Payment Split Out	82.81	84,369.36
12/01/11	Interest Rate Change	3.250000%	84,369.36
	11/30/11 Effective Date		
12/14/11	PRINCIPAL ADVANCE	600.00	84,969.36
12/28/11	REGULAR PAYMENT	300.00	84,969.36
12/28/11	Interest Payment Split Out	225.58	84,969.36
12/28/11	Principal Payment Split Out	74.42	84,894.94
1/01/12	Interest Rate Change	3.250000%	84,894.94
	12/30/11 Effective Date		
1/30/12	REGULAR PAYMENT	300.00	84,894.94
1/30/12	Interest Payment Split Out	233.82	84,894.94
1/30/12	Principal Payment Split Out	66.18	84,828.76
2/01/12	Interest Rate Change	3.250000%	84,828.76
	1/31/12 Effective Date		
3/01/12	Interest Rate Change	3.250000%	84,828.76
	2/29/12 Effective Date		
3/05/12	REGULAR PAYMENT	300.00	84,828.76
3/05/12	Interest Payment Split Out	234.32	84,828.76
3/05/12	Interest Payment Split Out	65.68	84,828.76
3/26/12	REGULAR PAYMENT	300.00	84,828.76
3/26/12	Interest Payment Split Out	153.37	84,828.76
3/26/12	Principal Payment Split Out	146.63	84,682.13
4/02/12	Interest Rate Change	3.250000%	84,682.13
	3/30/12 Effective Date		
4/23/12	REGULAR PAYMENT	300.00	84,682.13
4/23/12	Interest Payment Split Out	241.61	84,682.13

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 12
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

4/23/12	Principal Payment Split Out	58.39	84,623.74
5/01/12	Interest Rate Change	3.250000%	84,623.74
	4/30/12 Effective Date		
5/22/12	REGULAR PAYMENT	300.00	84,623.74
5/22/12	Interest Payment Split Out	218.62	84,623.74
5/22/12	Principal Payment Split Out	81.38	84,542.36
6/01/12	Interest Rate Change	3.250000%	84,542.36
	5/31/12 Effective Date		
6/18/12	REGULAR PAYMENT	250.00	84,542.36
6/18/12	Interest Payment Split Out	233.52	84,542.36
6/18/12	Principal Payment Split Out	16.48	84,525.88
7/02/12	Interest Rate Change	3.250000%	84,525.88
	6/29/12 Effective Date		
7/16/12	REGULAR PAYMENT	52.00	84,525.88
7/16/12	Interest Payment Split Out	52.00	84,525.88
7/17/12	Interest Payment Reversal	52.00	84,525.88
	7/16/12 Effective Date		
7/17/12	REGULAR PAYMENT	26.00	84,525.88
	7/16/12 Effective Date		
7/17/12	Interest Payment Split Out	26.00	84,525.88
	7/16/12 Effective Date		
7/17/12	PRINCIPAL PAYMENT	26.00	84,499.88
	7/16/12 Effective Date		
7/19/12	PRINCIPAL ADVANCE	500.00	84,999.88
7/26/12	REGULAR PAYMENT	230.00	84,999.88
7/26/12	Interest Payment Split Out	155.34	84,999.88
7/26/12	Principal Payment Split Out	74.66	84,925.22
8/01/12	Interest Rate Change	3.250000%	84,925.22
	7/31/12 Effective Date		
9/04/12	Interest Rate Change	3.250000%	84,925.22
	8/31/12 Effective Date		
9/04/12	Late Charge Assessed	13.91	84,925.22
9/25/12	REGULAR PAYMENT	230.00	84,925.22
9/25/12	Interest Payment Split Out	230.00	84,925.22
10/01/12	Interest Rate Change	3.250000%	84,925.22
	9/28/12 Effective Date		
10/01/12	REGULAR PAYMENT	241.42	84,925.22
10/01/12	Interest Payment Split Out	48.29	84,925.22
10/01/12	Interest Payment Split Out	193.13	84,925.22
10/04/12	Late Charge Assessed	3.20	84,925.22
10/16/12	REGULAR PAYMENT	64.00	84,925.22
10/16/12	Interest Payment Split Out	63.97	84,925.22
10/16/12	Interest Payment Split Out	0.03	84,925.22
10/26/12	REGULAR PAYMENT	230.00	84,925.22
10/26/12	Interest Payment Split Out	204.14	84,925.22
10/26/12	Late Charge Split Out	13.91	84,925.22
10/26/12	Principal Payment Split Out	11.95	84,913.27

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 13
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

11/01/12	Interest Rate Change	3.250000%	84,913.27
	10/31/12 Effective Date		
11/15/12	REGULAR PAYMENT	230.00	84,913.27
11/15/12	Interest Payment Split Out	230.00	84,913.27
12/03/12	Interest Rate Change	3.250000%	84,913.27
	11/30/12 Effective Date		
12/04/12	Late Charge Assessed	0.22	84,913.27
12/17/12	REGULAR PAYMENT	230.00	84,913.27
12/17/12	Interest Payment Split Out	4.41	84,913.27
12/17/12	Late Charge Split Out	3.20	84,913.27
12/17/12	Interest Payment Split Out	222.39	84,913.27
12/21/12	Interest Payment Reversal	4.41	84,913.27
	12/17/12 Effective Date		
12/21/12	Interest Payment Reversal	222.39	84,913.27
	12/17/12 Effective Date		
12/21/12	Late Charge Reversal	3.20	84,913.27
	12/17/12 Effective Date		
12/31/12	REGULAR PAYMENT	230.00	84,913.27
12/31/12	Interest Payment Split Out	230.00	84,913.27
1/01/13	Interest Rate Change	3.250000%	84,913.27
	12/31/12 Effective Date		
1/03/13	Late Charge Assessed	0.60	84,913.27
1/15/13	REGULAR PAYMENT	230.00	84,913.27
1/15/13	Interest Payment Split Out	11.95	84,913.27
1/15/13	Interest Payment Split Out	218.05	84,913.27
1/22/13	REGULAR PAYMENT	11.95	84,913.27
1/22/13	Interest Payment Split Out	5.62	84,913.27
1/22/13	Late Charge Split Out	3.20	84,913.27
1/22/13	Late Charge Split Out	0.22	84,913.27
1/22/13	Principal Payment Split Out	2.91	84,910.36
2/01/13	Interest Rate Change	3.250000%	84,910.36
	1/31/13 Effective Date		
3/01/13	Interest Rate Change	3.250000%	84,910.36
	2/28/13 Effective Date		
3/06/13	Late Charge Assessed	11.72	84,910.36
3/11/13	REGULAR PAYMENT	230.00	84,910.36
3/11/13	Interest Payment Split Out	230.00	84,910.36
4/01/13	Interest Rate Change	3.250000%	84,910.36
	3/29/13 Effective Date		
4/03/13	Late Charge Assessed	10.58	84,910.36
4/04/13	REGULAR PAYMENT	240.00	84,910.36
4/04/13	Interest Payment Split Out	4.38	84,910.36
4/04/13	Late Charge Split Out	0.60	84,910.36
4/04/13	Interest Payment Split Out	211.69	84,910.36
4/04/13	Interest Payment Split Out	23.33	84,910.36
4/15/13	REGULAR PAYMENT	230.00	84,910.36
4/15/13	Interest Payment Split Out	211.05	84,910.36

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 14
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

4/15/13	Late Charge Split Out	11.72	84,910.36
4/15/13	Principal Payment Split Out	7.23	84,903.13
5/01/13	Interest Rate Change	3.250000%	84,903.13
	4/30/13 Effective Date		
5/13/13	REGULAR PAYMENT	230.00	84,903.13
5/13/13	Interest Payment Split Out	226.80	84,903.13
5/13/13	Late Charge Split Out	3.20	84,903.13
5/17/13	REGULAR PAYMENT	7.00	84,903.13
5/17/13	Interest Payment Split Out	7.00	84,903.13
6/03/13	Interest Rate Change	3.250000%	84,903.13
	5/31/13 Effective Date		
7/01/13	Interest Rate Change	3.250000%	84,903.13
	6/28/13 Effective Date		
7/01/13	REGULAR PAYMENT	230.00	84,903.13
7/01/13	Interest Payment Split Out	230.00	84,903.13
7/05/13	Late Charge Assessed	0.62	84,903.13
7/29/13	REGULAR PAYMENT	230.00	84,903.13
7/29/13	Interest Payment Split Out	12.48	84,903.13
7/29/13	Late Charge Split Out	7.38	84,903.13
7/29/13	Interest Payment Split Out	210.14	84,903.13
8/01/13	Interest Rate Change	3.250000%	84,903.13
	7/31/13 Effective Date		
8/01/13	Late Charge Assessed	0.08	84,903.13
8/28/13	REGULAR PAYMENT	230.00	84,903.13
8/28/13	Interest Payment Split Out	230.00	84,903.13
9/03/13	Interest Rate Change	3.250000%	84,903.13
	8/30/13 Effective Date		
9/03/13	Late Charge Assessed	0.22	84,903.13
9/27/13	Status Change	0.00	84,903.13
9/27/13	INTEREST ADJUSTMENT	436.80	84,903.13
9/27/13	INTEREST ADJUSTMENT	436.80	84,903.13
10/30/13	REGULAR PAYMENT	230.00	84,903.13
10/30/13	Interest Payment Split Out	4.35	84,903.13
10/30/13	Late Charge Split Out	0.62	84,903.13
10/30/13	Interest Payment Split Out	225.03	84,903.13
12/04/13	REGULAR PAYMENT	300.00	84,903.13
12/04/13	Interest Payment Split Out	25.99	84,903.13
12/04/13	Late Charge Split Out	0.08	84,903.13
12/04/13	Principal Payment Split Out	273.93	84,629.20
1/06/14	REGULAR PAYMENT	300.00	84,629.20
1/06/14	Principal Payment Split Out	300.00	84,329.20
1/30/14	PRINCIPAL PAYMENT	300.00	84,029.20
2/27/14	REGULAR PAYMENT	300.00	84,029.20
2/27/14	Principal Payment Split Out	300.00	83,729.20
3/07/14	REGULAR PAYMENT	400.00	83,729.20
3/07/14	Principal Payment Split Out	400.00	83,329.20
3/27/14	Interest Payment Reversal	4.35	83,329.20
	10/30/13 Effective Date		

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 15
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

3/27/14	Interest Payment Reversal	225.03	83,329.20
	10/30/13 Effective Date		
3/27/14	Interest Payment Reversal	25.99	83,329.20
	12/04/13 Effective Date		
3/27/14	Late Charge Reversal	0.62	83,329.20
	10/30/13 Effective Date		
3/27/14	Late Charge Reversal	0.08	83,329.20
	12/04/13 Effective Date		
3/27/14	Generated Principal Reversal	273.93	83,603.13
	12/04/13 Effective Date		
3/27/14	Reversed Late Charge Assesse	0.62	83,603.13
	7/05/13 Effective Date		
3/27/14	Reversed Late Charge Assesse	0.08	83,603.13
	8/01/13 Effective Date		
3/27/14	PRINCIPAL PAYMENT	230.00	83,373.13
	10/30/13 Effective Date		
3/27/14	PRINCIPAL PAYMENT	300.00	83,073.13
	12/04/13 Effective Date		
4/22/14	PRINCIPAL PAYMENT	400.00	82,673.13
6/05/14	PRINCIPAL PAYMENT	400.00	82,273.13
6/30/14	PRINCIPAL PAYMENT	400.00	81,873.13
8/07/14	REGULAR PAYMENT	400.00	81,873.13
8/07/14	Principal Payment Split Out	400.00	81,473.13
9/26/14	PRINCIPAL PAYMENT	400.00	81,073.13
10/20/14	PRINCIPAL PAYMENT	400.00	80,673.13
12/17/14	PRINCIPAL PAYMENT	450.00	80,223.13
1/28/15	PRINCIPAL PAYMENT	300.00	79,923.13
2/13/15	PRINCIPAL PAYMENT	300.00	79,623.13
4/07/15	PRINCIPAL PAYMENT	300.00	79,323.13
5/07/15	PRINCIPAL PAYMENT	350.00	78,973.13
5/14/15	REGULAR PAYMENT	400.00	78,973.13
5/14/15	Principal Payment Split Out	400.00	78,573.13
7/02/15	REGULAR PAYMENT	200.00	78,573.13
7/02/15	Principal Payment Split Out	200.00	78,373.13
7/14/15	PRINCIPAL PAYMENT	200.00	78,173.13
7/28/15	REGULAR PAYMENT	600.00	78,173.13
7/28/15	Principal Payment Split Out	600.00	77,573.13
9/29/15	PRINCIPAL PAYMENT	450.00	77,123.13
10/02/15	REGULAR PAYMENT	450.00	77,123.13
10/02/15	Principal Payment Split Out	450.00	76,673.13
12/04/15	REGULAR PAYMENT	300.00	76,673.13
12/04/15	Principal Payment Split Out	300.00	76,373.13
1/04/16	Interest Rate Change	3.500000%	76,373.13
1/19/16	PRINCIPAL PAYMENT	250.00	76,123.13

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 16
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

YTD/PYTD/LTD AMOUNTS & COUNTERS

	Year-to-Date	Previous YTD	Life-to-Date
Interest Paid	0.00	0.00	29,088.47
Principal Paid	250.00		
Late Charges Paid	0.00	0.00	
Prepayment Penalties	0.00	0.00	0.00
Origination Fees	0.00	0.00	0.00
Extension Fees	0.00		0.00
IRS Interest Reported		0.00	29,343.84
Times Past Due 10-29	0	0	17
Times Past Due 30-59	0	0	6
Times Past Due 60-89	0	0	2
Times Past Due 90-119	0	0	0
Times Past Due 120-149	0	0	0
Times Past Due 150-179	0	0	0
Times Past Due 180+	0	0	0
Number of Payments Extend	0	0	0
Number of Times Renewed	0	0	0
Number of Months Extended			0
Number of Extensions			0
Number of Right to Cures	0		0
Number of Bad Checks Received			1

****SUBSTITUTE 1098****

Recipients
Fed I.D. No.
540302680

OMB No. 1545-0901
Mortgage Interest
Statement
Substitute Form 1098

Payer's
Tax I.D. No.
208-48-4497

Account Information	Interest Paid	Points Paid	Refund of Over Paid Interest
1254806	0.00	0.00	0.00

MIDDLEBURG BANK
PO BOX 5
MIDDLEBURG VA 20118-0005
PH# (703) 777-6327

Page 17
Date 2/22/16
Account No. 1254806

SHIRLEY KOMACK
112 FREDERICKSBURG DR
STEPHENS CITY VA 22655-4542

Box 1 Mortgage interest Received from Payer(s)/Borrower	0.00
Box 2 Points paid on purchase of principal residence...	0.00
Box 3 Refund of overpaid interest.....	0.00

The information in boxes 1, 2, and 3 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.

(KEEP FOR YOUR RECORDS.)

CAUTION:

The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

Thank you for banking with us.



CREDIT AGREEMENT AND DISCLOSURE

Principal	Loan Date	Maturity	Loan No	Cell / Call	Account	Officer	Initials
\$85,000.00	11-18-2005	11-18-2030	001254806	161 / 803		SSL	
References in the shaded area are for our use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

Borrower: Shirley KOMACK
123 -F FORT EVANS ROAD, SE
LEESBURG, VA 20175

Lender: Middleburg Bank
Operations Center
106 Catoctin Circle SE
Leesburg, VA 20175

CREDIT LIMIT: \$85,000.00

DATE OF AGREEMENT: November 18, 2005

Introduction. This Credit Agreement and Disclosure ("Agreement") governs your line of credit (the "Credit Line" or the "Credit Line Account") issued through Middleburg Bank. In this Agreement, the words "Borrower," "you," "your," and "Applicant" mean each and every person who signs this Agreement, including all Borrowers named above. The words "we," "us," "our," and "Lender" mean Middleburg Bank. You agree to the following terms and conditions:

Promise to Pay. You promise to pay Middleburg Bank, or order, the total of all credit advances and **FINANCE CHARGES**, together with all costs and expenses for which you are responsible under this Agreement or under the "Deed of Trust" which secures your Credit Line. You will pay your Credit Line according to the payment terms set forth below. **If there is more than one Borrower, each is jointly and severally liable on this Agreement. This means we can require any Borrower to pay all amounts due under this Agreement, including credit advances made to any Borrower. Each Borrower authorizes any other Borrower, on his or her signature alone, to cancel the Credit Line, to request and receive credit advances, and to do all other things necessary to carry out the terms of this Agreement. We can release any Borrower from responsibility under this Agreement, and the others will remain responsible.**

Term. The term of your Credit Line will begin as of the date of this Agreement ("Opening Date") and will continue until November 18, 2030 ("Maturity Date"). All indebtedness under this Agreement, if not already paid pursuant to the payment provisions below, will be due and payable upon maturity. The draw period of your Credit Line will begin on a date, after the Opening Date, when the Agreement is accepted by us in the Commonwealth of Virginia, following the expiration of the right to cancel, the perfection of the Deed of Trust, the receipt of all required certificates of noncancellation, and the meeting of all of our other conditions and will continue as follows: ten years from date of origination. You may obtain credit advances during this period ("Draw Period"). After the Draw Period ends, the repayment period will begin and you will no longer be able to obtain credit advances. The length of the repayment period is as follows: fifteen years from the end of the draw period. You agree that we may renew or extend the period during which you may obtain credit advances or make payments. You further agree that we may renew or extend your Credit Line Account.

Minimum Payment. Your "Regular Payment" will equal the amount of your accrued **FINANCE CHARGES** ("First Payment Stream"). You will make 120 of these payments. Your payments will be due monthly. Your "Minimum Payment" will be the Regular Payment, plus any amount due and all other charges. An increase in the **ANNUAL PERCENTAGE RATE** may increase the amount of your Regular Payment.

After completion of the First Payment Stream, your "Regular Payment" will be based on a percentage of your balance at the start of this payment period plus all accrued **FINANCE CHARGES** as shown below ("Second Payment Stream"). Your payments will be due monthly.

Range of Balances	Number of Payments	Regular Payment Calculation
All Balances	180	0.556% of your balance at the start of the repayment period plus all accrued FINANCE CHARGES

Your "Minimum Payment" will be the Regular Payment, plus any amount past due and all other charges. An increase in the **ANNUAL PERCENTAGE RATE** may increase the amount of your Regular Payment. You agree to pay not less than the Minimum Payment on or before the due date indicated on your periodic billing statement.

How Your Payments Are Applied. Unless otherwise agreed or required by applicable law, payments and other credits will be applied to late charges and other charges.

Receipt of Payments. All payments must be made by a check, automatic account debit, electronic funds transfer, money order, or other instrument in U.S. dollars and must be received by us at the remittance address shown on your periodic billing statement. Payments received at that address prior to 4:00 P. M. Eastern Time on any business day will be credited to your Credit Line as of the date received. If we receive payments at other locations, such payments will be credited promptly to your Credit Line, but crediting may be delayed for up to two (2) days after receipt.

Credit Limit. This Agreement covers a revolving line of credit for the principal amount of Eighty-five Thousand & 00/100 Dollars (\$85,000.00), which will be your "Credit Limit" under this Agreement. **During the Draw Period we will honor your request for credit advances subject to the section below on Lender's Rights.** You may borrow against the Credit Line, repay any portion of the amount borrowed, and re-borrow up to the amount of the Credit Limit. Your Credit Limit is the maximum amount you may have outstanding at any one time. You agree not to attempt, request, or obtain a credit advance that will make your Credit Line Account balance exceed your Credit Limit. Your Credit Limit will not be increased should you overdraw your Credit Line Account. If you exceed your Credit Limit, you agree to repay immediately the amount by which your Credit Line Account exceeds your Credit Limit, even if we have not yet billed you. Any credit advances in excess of your Credit Limit will not be secured by the Deed of Trust covering your principal dwelling.

Charges to your Credit Line. We may charge your Credit Line to pay other fees and costs that you are obligated to pay under this Agreement, the Deed of Trust or any other document related to your Credit Line. In addition, we may charge your Credit Line for funds required for continuing insurance coverage as described in the paragraph titled "Insurance" below or as described in the Deed of Trust for this transaction. We may also, at our option, charge your Credit Line to pay any costs or expenses to protect or perfect our security interest in your principal dwelling. These costs or expenses include, without limitation, payments to cure defaults under any existing liens on your principal dwelling. If you do not pay your property taxes, we may charge your Credit Line and pay the delinquent taxes. Any amount so charged to your Credit Line will be a credit advance and will decrease the funds available, if any, under the Credit Line. However, we have no obligation to provide any of the credit advances referred to in this paragraph.

Credit Advances. After the Effective Disbursement Date of this Agreement, you may obtain credit advances under your Credit Line as follows:

Credit Line Checks. Writing a preprinted "FoxEquity Check" that we will supply to you.

Telephone Request. Requesting a credit advance from your Credit Line to be applied to your designated account by telephone. Except for transactions covered by the federal Electronic Fund Transfers Act and unless otherwise agreed in your deposit account agreement, you acknowledge and you agree that we do not accept responsibility for the authenticity of telephone instructions and that we will not be liable for any loss, expense, or cost arising out of any telephone request, including any fraudulent or unauthorized telephone request, when acting upon such instructions believed to be genuine.

Requests in Person. Requesting a credit advance in person at any of our authorized locations.

If there is more than one person authorized to use this Credit Line Account, you agree not to give us conflicting instructions, such as one Borrower telling us not to give advances to the other.

Limitations on the Use of Checks. We reserve the right not to honor FoxEquity Checks in the following circumstances:

Credit Limit Violation. Your Credit Limit has been or would be exceeded by paying the FoxEquity Check.

Stolen Checks. Your FoxEquity Checks have been reported lost or stolen.

Termination or Suspension. Your Credit Line has been terminated or suspended as provided in this Agreement or could be if we paid the FoxEquity Check.

If we pay any FoxEquity Check under these conditions, you must repay us, subject to applicable laws, for the amount of the FoxEquity Check. The FoxEquity Check itself will be evidence of your debt to us together with this Agreement. Our liability, if any, for wrongful dishonor of a check is limited to your actual damages. Dishonor for any reason as provided in this Agreement is not wrongful dishonor. We may choose not to return FoxEquity Checks along with your periodic billing statements; however, your use of each FoxEquity Check will be reflected on your

CREDIT AGREEMENT AND DISCLOSURE
(Continued)

Page 2

periodic statement as a credit advance. We do not "certify" FoxEquity Checks drawn on your Credit Line.

Transaction Requirements. The following transaction limitations will apply to the use of your Credit Line:

Credit Line FoxEquity Check, In Person Request and Telephone Request Limitations. The following transaction limitations will apply to your Credit Line and the writing of FoxEquity Checks, requesting an advance in person and requesting an advance by telephone.

Minimum Advance Amount. The minimum amount of any credit advance that can be made on your Credit Line is \$500.00. This means any FoxEquity Check must be written for at least the minimum advance amount.

Authorized Signers. The words "Authorized Signer" on FoxEquity Checks as used in this Agreement mean and include each person who (a) signs the application for this Credit Line, (b) signs this Agreement, or (c) has executed a separate signature authorization card for the Credit Line Account.

Lost FoxEquity Checks. If you lose your FoxEquity Checks or if someone is using them without your permission, you agree to let us know immediately. The fastest way to notify us is by calling us at (703) 777-6327. You also can notify us at our address shown at the beginning of this Agreement.

Future Credit Line Services. Your application for this Credit Line also serves as a request to receive any new services (such as access devices) which may be available at some future time as one of our services in connection with this Credit Line. You understand that this request is voluntary and that you may refuse any of these new services at the time they are offered. You further understand that the terms and conditions of this Agreement will govern any transactions made pursuant to any of these new services.

Insurance. You must obtain insurance on the Property securing this Agreement that is reasonably satisfactory to us. You may obtain property insurance through any company of your choice that is reasonably satisfactory to us. You have the option of providing any insurance required under this Agreement through an existing policy or a policy independently obtained and paid for by you, subject to our right, for reasonable cause before credit is extended, to decline any insurance provided by you. Subject to applicable law, if you fail to obtain or maintain insurance as required in the Deed of Trust, we may purchase insurance to protect our own interest, add the premium to your balance, pursue any other remedies available to us, or do any one or more of these things.

Right of Setoff. To the extent permitted by applicable law, we reserve a right of setoff in all your accounts with us (whether checking, savings, or some other account), including without limitation, all accounts you may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. You authorize us, to the extent permitted by applicable law, to charge or setoff all sums owing on this Agreement against any and all such accounts.

Periodic Statements. If you have a balance owing on your Credit Line Account or have any account activity, we will send you a periodic statement. It will show, among other things, credit advances, **FINANCE CHARGES**, other charges, payments made, other credits, your "Previous Balance," and your "New Balance." Your statement also will identify the Minimum Payment you must make for that billing period and the date it is due.

When FINANCE CHARGES Begin to Accrue. Periodic **FINANCE CHARGES** for credit advances under your Credit Line will begin to accrue on the date credit advances are posted to your Credit Line. There is no "free ride period" which would allow you to avoid a **FINANCE CHARGE** on your Credit Line credit advances.

Method Used to Determine the Balance on Which the FINANCE CHARGE Will Be Computed. A daily **FINANCE CHARGE** will be imposed on all credit advances made under your Credit Line imposed from the date of each credit advance based on the "adjusted balance" method. To get the adjusted balance, we take the balance you owe at the end of the previous billing cycle and subtract any unpaid finance charges and any payments and credits received during the present billing cycle.

Method of Determining the Amount of FINANCE CHARGE. Any **FINANCE CHARGE** is determined by applying the "Periodic Rate" to the balance described herein. Then we add together the periodic **FINANCE CHARGES** for each day in the billing cycle. Then we multiply by the number of days in the billing cycle. This is your **FINANCE CHARGE** calculated by applying a Periodic Rate.

Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE. We will determine the Periodic Rate and the corresponding **ANNUAL PERCENTAGE RATE** as follows. We start with an independent index which is the **PRIME RATE AS PUBLISHED IN THE MONEY RATES SECTION OF THE WALL STREET JOURNAL** (the "Index"). We will use the most recent Index value available to us as of the date of any **ANNUAL PERCENTAGE RATE** adjustment. The Index is not necessarily the lowest rate charged by us on our loans. If the Index becomes unavailable during the term of this Credit Line Account, we may designate a substitute index after notice to you. To determine the Periodic Rate that will apply to your First Payment Stream, we take the value of the Index, then divide the value by the number of days in a year (daily). To obtain the **ANNUAL PERCENTAGE RATE** we multiply the Periodic Rate by the number of days in a year (daily). This result is the **ANNUAL PERCENTAGE RATE** for your First Payment Stream. To determine the Periodic Rate that will apply to your Second Payment Stream, we take the value of the Index, then divide the value by the number of days in a year (daily). To obtain the **ANNUAL PERCENTAGE RATE** we multiply the Periodic Rate by the number of days in a year (daily). This result is the **ANNUAL PERCENTAGE RATE** for your Second Payment Stream. The **ANNUAL PERCENTAGE RATE** includes only interest and no other costs.

The Periodic Rate and the corresponding **ANNUAL PERCENTAGE RATE** on your Credit Line will increase or decrease as the Index increases or decreases from time to time. Any increase in the Periodic Rate will take the form of higher payment amounts. Adjustments to the Periodic Rate and the corresponding **ANNUAL PERCENTAGE RATE** resulting from changes in the Index will take effect monthly on the first business day of the month. In no event will the corresponding **ANNUAL PERCENTAGE RATE** be more than the lesser of 18.000% or the maximum rate allowed by applicable law. Today the Index is 7.000% per annum, and therefore the initial Periodic Rate and the corresponding **ANNUAL PERCENTAGE RATE** on your Credit Line are as stated below:

Current Rates for the First Payment Stream

Range of Balance or Conditions	Margin Added to Index	ANNUAL PERCENTAGE RATE	Daily Periodic Rate
All Balances	0.000%	7.000%	0.01918%

Current Rates for the Second Payment Stream

Range of Balance or Conditions	Margin Added to Index	ANNUAL PERCENTAGE RATE	Daily Periodic Rate
All Balances	0.000%	7.000%	0.01918%

Notwithstanding any other provision of this Agreement, we will not charge interest on any undisbursed loan proceeds, except as may be permitted during any Right of Rescission period.

Conditions Under Which Other Charges May Be Imposed. You agree to pay all the other fees and charges related to your Credit Line as set forth below:

Returned Items. You may be charged \$31.00 if you pay your Credit Line obligations with a check, draft, or other item that is dishonored for any reason, unless applicable law requires a lower charge or prohibits any charge.

Fee to Stop Payment. Your Credit Line Account may be charged \$30.00 when you request a stop payment on your account.

Late Charge. Your payment will be late if it is not received by us within 10 days after the "Payment Due Date" shown on your periodic statement. If your payment is late we may charge you 5.000% of the payment.

Security Interest Charges. You agree to pay all security interest charges related to your Credit Line as set forth below:

FLOOD CERTIFICATION FEE(POC)	\$16.00
RECORDING FEE(POC)	\$46.00
TITLE BRINGDOWN/SOUTHERN TITLE	
INS.CORP.	\$123.00
DOCUMENTATION PREP FEE(POC)	\$350.00
LOUDDOWN D/T TAX STAMPS	\$70.83
STATE D/T TAX STAMPS	\$212.50
Total	\$818.33

CREDIT AGREEMENT AND DISCLOSURE
(Continued)

Page 3

Lender's Rights. Under this Agreement, we have the following rights:

Termination and Acceleration. We can terminate your Credit Line Account and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if any of the following happen: (1) You commit fraud or make a material misrepresentation at any time in connection with this Credit Agreement. This can include, for example, a false statement about your income, assets, liabilities, or any other aspects of your financial condition. (2) You do not meet the repayment terms of this Credit Agreement. (3) Your action or inaction adversely affects the collateral for the loan or our rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without our permission, foreclosure by the holder of another lien, or the use of funds or the dwelling for prohibited purposes.

Suspension or Reduction. In addition to any other rights we may have, we can suspend additional extensions of credit or reduce your Credit Limit during any period in which any of the following are in effect:

(1) The value of your property declines significantly below the property's appraised value for purposes of this Credit Line Account. This includes, for example, a decline such that the initial difference between the Credit Limit and the available equity is reduced by fifty percent and may include a smaller decline depending on the individual circumstances.

(2) We reasonably believe that you will be unable to fulfill your payment obligations under your Credit Line Account due to a material change in your financial circumstances.

(3) You are in default under any material obligations of this Credit Line Account. We consider all of your obligations to be material. Categories of material obligations include the events described above under Termination and Acceleration, obligations to pay fees and charges, obligations and limitations on the receipt of credit advances, obligations concerning maintenance or use of the property or proceeds, obligations to pay and perform the terms of any other deed of trust, mortgage or lease of the property, obligations to notify us and to provide documents or information to us (such as updated financial information), obligations to comply with applicable laws (such as zoning restrictions), and obligations of any comaker. No default will occur until we mail or deliver a notice of default to you, so you can restore your right to credit advances.

(4) We are precluded by government action from imposing the **ANNUAL PERCENTAGE RATE** provided for under this Agreement.

(5) The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than one hundred twenty percent (120%) of the Credit Limit.

(6) We have been notified by governmental authority that continued advances may constitute an unsafe and unsound business practice.

Change in Terms. We may make changes to the terms of this Agreement if you agree to the change in writing at that time, if the change will unequivocally benefit you throughout the remainder of your Credit Line Account, or if the change is insignificant (such as changes relating to our data processing systems). If the Index is no longer available, we will choose a new Index and margin. The new Index will have an historical movement substantially similar to the original Index, and the new Index and margin will result in an **ANNUAL PERCENTAGE RATE** that is substantially similar to the rate in effect at the time the original index becomes unavailable. We may prohibit additional extensions of credit or reduce your Credit Limit during any period in which the maximum **ANNUAL PERCENTAGE RATE** under your Credit Line Account is reached.

Collection Costs. Subject to any limits under applicable law, upon default, you agree to pay our attorneys' fees and all of our other collection expenses, whether or not there is a lawsuit, including legal expenses for bankruptcy proceedings.

Rate Increase. In addition to our other rights during termination and acceleration, we may increase the variable **ANNUAL PERCENTAGE RATE** under this Agreement to 2.000 percentage points over the then applicable **ANNUAL PERCENTAGE RATE**. The **ANNUAL PERCENTAGE RATE** will not exceed the maximum rate permitted by applicable law. If we do not increase the **ANNUAL PERCENTAGE RATE** upon termination or acceleration of your Credit Line Account, it will continue at the variable rate in effect as of the date of termination or acceleration of your Credit Line Account.

Access Devices. If your Credit Line is suspended or terminated, you must immediately return to us all FoxEquity Checks and any other access devices. Any use of FoxEquity Checks or other access devices following suspension or termination may be considered fraudulent. You will also remain liable for any further use of FoxEquity Checks or other Credit Line access devices not returned to us.

Delay in Enforcement. We may delay or waive the enforcement of any of our rights under this Agreement without losing that right or any other right. If we delay or waive any of our rights, we may enforce that right at any time in the future without advance notice. For example, not terminating your account for non-payment will not be a waiver of our right to terminate your account in the future if you have not paid.

Cancellation by you. If you cancel your right to credit advances under this Agreement, you must notify us and return all FoxEquity Checks and any other access devices to us. Despite cancellation, your obligations under this Agreement will remain in full force and effect until you have paid us all amounts due under this Agreement.

Prepayment. You may prepay all or any amount owing under this Credit Line at any time without penalty, except we will be entitled to receive all accrued **FINANCE CHARGES**, and other charges, if any. Payments in excess of your Minimum Payment will not relieve you of your obligation to continue to make your Minimum Payments. Instead, they will reduce the principal balance owed on the Credit Line. You agree not to send us payments marked "paid in full", "without recourse", or similar language. If you send such a payment, we may accept it without losing any of our rights under this Agreement, and you will remain obligated to pay any further amount owed to us. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Middleburg Bank, 111 West Washington Street, P.O. Box 5 Middleburg, VA 20118-0005.

Notices. All notices will be sent to your address as shown in this Agreement. Notices will be mailed to you at a different address if you give us written notice of a different address. You agree to advise us promptly if you change your mailing address.

Annual Review. You agree that you will provide us with a current financial statement, a new credit application, or both, annually, on forms provided by us. Based upon this information we will conduct an annual review of your Credit Line Account. You also agree we may obtain credit reports on you at any time, at our sole option and expense, for any reason, including but not limited to determining whether there has been an adverse change in your financial condition. We may require a new appraisal of the Property which secures your Credit Line at any time, including an internal inspection, at our sole option and expense. You authorize us to release information about you to third parties as described in our privacy policy and our Fair Credit Reporting Act notice, provided you did not opt out of the applicable policy, or as permitted by law.

Transfer or Assignment. Without prior notice or approval from you, we reserve the right to sell or transfer your Credit Line Account and our rights and obligations under this Agreement to another lender, entity, or person, and to assign our rights under the Deed of Trust. Your rights under this Agreement belong to you only and may not be transferred or assigned. Your obligations, however, are binding on your heirs and legal representatives. Upon any such sale or transfer, we will have no further obligation to provide you with credit advances or to perform any other obligation under this Agreement.

Tax Consequences. You understand that neither we, nor any of our employees or agents, make any representation or warranty whatsoever concerning the tax consequences of your establishing and using your Credit Line, including the deductibility of interest, and that neither we nor our employees or agents will be liable in the event interest on your Credit Line is not deductible. You should consult your own tax advisor for guidance on this subject.

Homestead Waiver. You, to the extent permitted by law, hereby waive your homestead exemption with respect to all property subject to any security interest or lien granted to secure this loan.

Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: Middleburg Bank 111 West Washington Street Middleburg, VA 20118-0005.

Jury Waiver. We and you hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by either us or you against the other.

REIMBURSEMENT OF CLOSING COST. If the loan is closed within two years of ratification date, client must reimburse bank for closing costs.

Governing Law. This Agreement will be governed by federal law applicable to us and, to the extent not preempted by federal law, the laws of the Commonwealth of Virginia without regard to its conflicts of law provisions. This Agreement has been accepted by us in the Commonwealth of Virginia.

Caption Headings. Caption headings in this Agreement are for convenience purposes only and are not to be used to interpret or define the provisions of this Agreement.

Interpretation. You agree that this Agreement, together with the Deed of Trust, is the best evidence of your agreements with us. If we go to

CREDIT AGREEMENT AND DISCLOSURE
(Continued)

Page 4

court for any reason, we can use a copy, filmed or electronic, of any periodic statement, this Agreement, the Deed of Trust or any other document to prove what you owe us or that a transaction has taken place. The copy, microfilm, microfiche, or optical image will have the same validity as the original. You agree that, except to the extent you can show there is a billing error, your most current periodic statement is the best evidence of your obligation to pay.

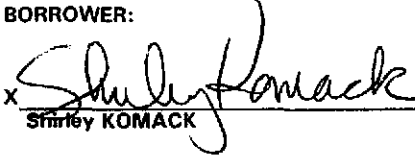
Severability. If a court finds that any provision of this Agreement is not valid or should not be enforced, that fact by itself will not mean that the rest of this Agreement will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Agreement even if a provision of this Agreement may be found to be invalid or unenforceable.

Acknowledgment. You understand and agree to the terms and conditions in this Agreement. By signing this Agreement, you acknowledge that you have read this Agreement. You also acknowledge receipt of a completed copy of this Agreement, including the Fair Credit Billing Notice and the early home equity line of credit application disclosure, in addition to the handbook entitled "What you should know about Home Equity Lines of Credit," given with the application.

This Agreement is dated November 18, 2005.

THIS AGREEMENT IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS AGREEMENT IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

BORROWER:

x  _____ (Seal)
Shirley KOMACK

Effective Disbursement Date: _____

BILLING ERROR RIGHTS

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify us in case of errors or questions about your bill.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at

**Middleburg Bank
111 West Washington Street
Middleburg, VA 20118-0005**

or at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

Your name and account number.

The dollar amount of the suspected error.

Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic payment is scheduled to occur.

Your rights and our responsibilities after we receive your written notice.

We must acknowledge your letter within thirty (30) days, unless we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your Credit Limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date on which it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

NOV 23 2005

RECORDATION REQUESTED BY:

Middleburg Bank
Operations Center
106 Catoctin Circle SE
Leesburg, VA 20175

TJ

WHEN RECORDED MAIL TO:

Middleburg Bank
Operations Center
106 Catoctin Circle SE
Leesburg, VA 20175



20051123-0131924

Loudoun County, VA Pgs: 12
11/23/2005 9:04:39AM
Gary M. Clemens, Clerk

Tax Map Reference No(s): /48//12CM6139/
Parcel ID No(s): 189-45-9130-013

FOR RECORDER'S USE ONLY

This Deed of Trust prepared by: MIDDLEBURG BANK, MIDDLEBURG BANK



DEED OF TRUST

THIS IS A CREDIT LINE DEED OF TRUST

Maximum aggregate amount of principal
to be secured hereby at any one time: \$85,000.00

Name and address of Noteholder secured hereby:

Middleburg Bank
Operations Center
106 Catoctin Circle SE
Leesburg, VA 20175

THIS DEED OF TRUST is dated November 18, 2005, among Shirley KOMACK, whose address is 123 -F FORT EVANS ROAD, SE, LEESBURG, VA 20175 ("Grantor"); Middleburg Bank, whose address is Operations Center, 106 Catoctin Circle SE, Leesburg, VA 20175 (referred to below sometimes as "Lender" and sometimes as "Beneficiary"); and ARCH A. MOORE, III AND WILLIAM G. BROWN, IV, a resident of Virginia, whose address is 111 WEST WASHINGTON STREET, MIDDLEBURG, VA 20118 AND 103-B WEST FEDERAL STREET, MIDDLEBURG, VA 20117 ("Grantee," also referred to below as "Trustee").

CONVEYANCE AND GRANT. For valuable consideration, Grantor conveys, transfers, encumbers and pledges and assigns to Trustee for the benefit of Lender as Beneficiary, all of Grantor's present and future right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; and all rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in LOUDOUN COUNTY, Commonwealth of Virginia:

See EXHIBIT "A" LEGAL DESCRIPTION, which is attached to this Deed of Trust and made a part of this Deed of Trust as if fully set forth herein.

The Real Property or its address is commonly known as 122-E FORT EVANS ROAD, S.E., LEESBURG, VA 20175. The Real Property Tax Map Reference No(s) is/are /48//12CM6139/.

REVOLVING LINE OF CREDIT. This Deed of Trust secures the Indebtedness including, without limitation, a revolving line of credit, which obligates Lender to make advances to Grantor so long as Grantor complies with all the terms of the Credit Agreement. Such advances may be made, repaid, and remade from time to time, subject to the limitation that the total outstanding balance owing at any one

MB
57

DEED OF TRUST

(Continued)

Page 2

time, not including finance charges on such balance at a fixed or variable rate or sum as provided in the Credit Agreement, any temporary overages, other charges, and any amounts expended or advanced as provided in either the indebtedness paragraph or this paragraph, shall not exceed the Credit Limit as provided in the Credit Agreement. It is the intention of Grantor and Lender that this Deed of Trust secures the balance outstanding under the Credit Agreement from time to time from zero up to the Credit Limit as provided in the Credit Agreement and any intermediate balance.

FUTURE ADVANCES. In addition to the amounts specified in the Credit Agreement, this Deed of Trust also secures future advances.

Grantor presently, absolutely, and irrevocably assigns to Lender (also known as Beneficiary in this Deed of Trust) all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS DEED OF TRUST, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF EACH OF GRANTOR'S AGREEMENTS AND OBLIGATIONS UNDER THE CREDIT AGREEMENT, THE RELATED DOCUMENTS, AND THIS DEED OF TRUST. THIS DEED OF TRUST IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Deed of Trust, Grantor shall pay to Lender all amounts secured by this Deed of Trust as they become due, and shall strictly and in a timely manner perform all of Grantor's obligations under the Credit Agreement, this Deed of Trust, and the Related Documents.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) acting as Lender's agent, collect the Rents from the Property.

Duty to Maintain. Grantor shall maintain the Property in good condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Compliance With Environmental Laws. Grantor represents and warrants to Lender that: (1) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from the Property; (2) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing, (a) any breach or violation of any Environmental Laws, (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property by any prior owners or occupants of the Property, or (c) any actual or threatened litigation or claims of any kind by any person relating to such matters; and (3) Except as previously disclosed to and acknowledged by Lender in writing, (a) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property; and (b) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation all Environmental Laws. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Grantor's expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Deed of Trust. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for Hazardous Substances. Grantor hereby (1) releases and waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws; and (2) agrees to indemnify and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Deed of Trust or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same was or should have been known to Grantor. The provisions of this section of the Deed of Trust, including the obligation to indemnify, shall survive the payment of the indebtedness and the satisfaction and reconveyance of the lien of this Deed of Trust and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

Nuisance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or

**DEED OF TRUST
(Continued)**

Page 3

suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), coal, clay, scoria, soil, gravel or rock products without Lender's prior written consent.

Removal of Improvements. Grantor shall not demolish or remove any Improvements from the Real Property without Lender's prior written consent. As a condition to the removal of any Improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such Improvements with Improvements of at least equal value.

Lender's Right to Enter. Lender and Lender's agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Real Property for purposes of Grantor's compliance with the terms and conditions of this Deed of Trust.

Compliance with Governmental Requirements. Grantor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or a surety bond, satisfactory to Lender, to protect Lender's interest.

Duty to Protect. Grantor agrees neither to abandon or leave unattended the Property. Grantor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are necessary to protect and preserve the Property.

DUE ON SALE - CONSENT BY LENDER. NOTICE - THE DEBT SECURED HEREBY IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF BEING MODIFIED IN THE EVENT OF SALE OR CONVEYANCE OF THE PROPERTY CONVEYED. Lender may, at Lender's option, declare immediately due and payable all sums secured by this Deed of Trust upon the sale or transfer, without Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of Real Property or any right, title or interest in the Real Property; whether legal, beneficial or equitable; whether voluntary or involuntary; whether by outright sale, deed, installment sale contract, land contract, contract for deed, leasehold interest with a term greater than three (3) years, lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of an interest in the Real Property. However, this option shall not be exercised by Lender if such exercise is prohibited by federal law or by Virginia law.

TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are part of this Deed of Trust:

Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, special taxes, assessments, charges (including water and sewer), fines and impositions levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of all liens having priority over or equal to the interest of Lender under this Deed of Trust, except for the lien of taxes and assessments not due, except for the Existing Indebtedness referred to below, and except as otherwise provided in this Deed of Trust.

Right to Contest. Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and attorneys' fees, or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

Notice of Construction. Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be asserted on account of the work, services, or materials. Grantor will upon request of Lender furnish to Lender advance assurances

**DEED OF TRUST
(Continued)**

Page 4

satisfactory to Lender that Grantor can and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Deed of Trust.

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all Improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender, together with such other hazard and liability insurance as Lender may require. Policies shall be written in form, amounts, coverages and basis acceptable to Lender and issued by a company or companies acceptable to Lender. Grantor, upon request of Lender, will deliver to Lender from time to time the policies or certificates of insurance in form satisfactory to Lender, including stipulations that coverages will not be cancelled or diminished without at least thirty (30) days prior written notice to Lender. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain Federal Flood Insurance, if available, within 45 days after notice is given by Lender that the Property is located in a special flood hazard area, for the maximum amount of your credit line and the full unpaid principal balance of any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at Lender's election, receive and retain the proceeds of any insurance and apply the proceeds to the reduction of the Indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed Improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default under this Deed of Trust. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Deed of Trust, then to pay accrued interest, and the remainder, if any, shall be applied to the principal balance of the Indebtedness. If Lender holds any proceeds after payment in full of the Indebtedness, such proceeds shall be paid to Grantor as Grantor's interests may appear.

Compliance with Existing Indebtedness. During the period in which any Existing Indebtedness described below is in effect, compliance with the insurance provisions contained in the instrument evidencing such Existing Indebtedness shall constitute compliance with the insurance provisions under this Deed of Trust, to the extent compliance with the terms of this Deed of Trust would constitute a duplication of insurance requirement. If any proceeds from the insurance become payable on loss, the provisions in this Deed of Trust for division of proceeds shall apply only to that portion of the proceeds not payable to the holder of the Existing Indebtedness.

LENDER'S EXPENDITURES. If Grantor fails (A) to keep the Property free of all taxes, liens, security interests, encumbrances, and other claims, (B) to provide any required insurance on the Property, (C) to make repairs to the Property or to comply with any obligation to maintain Existing Indebtedness in good standing as required below, then Lender may do so. If any action or proceeding is commenced that would materially affect Lender's interests in the Property, then Lender on Grantor's behalf may, but is not required to, take any action that Lender believes to be appropriate to protect Lender's interests. All expenses incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Credit Agreement from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Credit Agreement and be apportioned among and be payable with any installment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Credit Agreement; or (C) be treated as a balloon payment which will be due and payable at the Credit Agreement's maturity. The Deed of Trust also will secure payment of these amounts. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which Lender may be entitled on account of any default. Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Deed of Trust:

**DEED OF TRUST
(Continued)**

Page 5

Title. Grantor warrants generally that: (a) Grantor holds good and marketable title to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in the Existing Indebtedness section below or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Deed of Trust, and (b) Grantor has the full right, power, and authority to execute and deliver this Deed of Trust to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Trustee or Lender under this Deed of Trust, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participation.

Compliance With Laws. Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

Survival of Promises. All promises, agreements, and statements Grantor has made in this Deed of Trust shall survive the execution and delivery of this Deed of Trust, shall be continuing in nature and shall remain in full force and effect until such time as Grantor's Indebtedness is paid in full.

EXISTING INDEBTEDNESS. The following provisions concerning Existing Indebtedness are a part of this Deed of Trust:

Existing Lien. The lien of this Deed of Trust securing the Indebtedness may be secondary and inferior to an existing lien. Grantor expressly covenants and agrees to pay, or see to the payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instruments evidencing such indebtedness, or any default under any security documents for such indebtedness.

No Modification. Grantor shall not enter into any agreement with the holder of any mortgage, deed of trust, or other security agreement which has priority over this Deed of Trust by which that agreement is modified, amended, extended, or renewed without the prior written consent of Lender. Grantor shall neither request nor accept any future advances under any such security agreement without the prior written consent of Lender.

CONDEMNATION. The following provisions relating to condemnation proceedings are a part of this Deed of Trust:

Proceedings. If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments and documentation as may be requested by Lender from time to time to permit such participation.

Application of Net Proceeds. If all or any part of the Property is condemned by eminent domain proceedings or by any proceeding or purchase in lieu of condemnation, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the Indebtedness or the repair or restoration of the Property. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses, and attorneys' fees incurred by Trustee or Lender in connection with the condemnation.

IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES. The following provisions relating to governmental taxes, fees and charges are a part of this Deed of Trust:

Current Taxes, Fees and Charges. Upon request by Lender, Grantor shall execute such documents in addition to this Deed of Trust and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for all taxes, as described below, together with all expenses incurred in recording, perfecting or continuing this Deed of Trust, including without limitation all taxes, fees, documentary stamps, and other charges for recording or registering this Deed of Trust.

Taxes. The following shall constitute taxes to which this section applies: (1) a specific tax upon this type of Deed of Trust or upon all or any part of the Indebtedness secured by this Deed of Trust; (2) a specific tax on Grantor which Grantor is authorized or required to deduct from payments on the Indebtedness secured by this type of Deed of Trust; (3) a tax on this type of Deed of Trust chargeable against the Lender or the holder of the Credit Agreement; and (4) a specific tax on all or any portion of the Indebtedness or on payments of principal and interest made

**DEED OF TRUST
(Continued)**

Page 6

by Grantor.

Subsequent Taxes. If any tax to which this section applies is enacted subsequent to the date of this Deed of Trust, this event shall have the same effect as an Event of Default, and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either (1) pays the tax before it becomes delinquent, or (2) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

SECURITY AGREEMENT; FINANCING STATEMENTS. The following provisions relating to this Deed of Trust as a security agreement are a part of this Deed of Trust:

Security Agreement. This instrument shall constitute a Security Agreement to the extent any of the Property constitutes fixtures, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

Security Interest. Upon request by Lender, Grantor shall take whatever action is requested by Lender to perfect and continue Lender's security interest in the Personal Property. In addition to recording this Deed of Trust in the real property records, Lender may, at any time and without further authorization from Grantor, file executed counterparts, copies or reproductions of this Deed of Trust as a financing statement. Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing this security interest. Upon default, Grantor shall not remove, sever or detach the Personal Property from the Property. Upon default, Grantor shall assemble any Personal Property not affixed to the Property in a manner and at a place convenient to Lender and make it available to Lender promptly following Lender's request to the extent permitted by applicable law.

Addresses. The mailing addresses of Grantor (debtor) and Lender (secured party) from which information concerning the security interest granted by this Deed of Trust may be obtained (each as required by the Uniform Commercial Code) are as stated on the first page of this Deed of Trust.

FURTHER ASSURANCES; ATTORNEY-IN-FACT. The following provisions relating to further assurances and attorney-in-fact are a part of this Deed of Trust:

Further Assurances. At any time, and from time to time, upon request of Lender, Grantor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender, cause to be filed, recorded, refiled, or rerecorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust, security deeds, security agreements, financing statements, continuation statements, instruments of further assurance, certificates, and other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, complete, perfect, continue, or preserve (1) Grantor's obligations under the Credit Agreement, this Deed of Trust, and the Related Documents, and (2) the liens and security interests created by this Deed of Trust on the Property, whether now owned or hereafter acquired by Grantor. Unless prohibited by law or Lender agrees to the contrary in writing, Grantor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

Attorney-in-Fact. If Grantor fails to do any of the things referred to in the preceding paragraph, Lender may do so for and in the name of Grantor and at Grantor's expense. For such purposes, Grantor hereby irrevocably appoints Lender as Grantor's attorney-in-fact for the purpose of making, executing, delivering, filing, recording, and doing all other things as may be necessary or desirable, in Lender's sole opinion, to accomplish the matters referred to in the preceding paragraph.

FULL PERFORMANCE. If Grantor pays all the Indebtedness when due, terminates the credit line account, and otherwise performs all the obligations imposed upon Grantor under this Deed of Trust, Lender shall execute and deliver to Trustee a request for full reconveyance and shall execute and deliver to Grantor suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Any reconveyance fee required by law shall be paid by Grantor, if permitted by applicable law.

EVENTS OF DEFAULT. Grantor will be in default under this Deed of Trust if any of the following happen: (A) Grantor commits fraud or makes a material misrepresentation at any time in connection with the Credit Agreement. This can include, for example, a false statement about Grantor's income, assets, liabilities, or any other aspects of Grantor's financial condition. (B) Grantor does not meet the repayment terms of the Credit Agreement. (C) Grantor's action or inaction adversely affects the collateral or Lender's rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without Lender's permission, foreclosure by the holder of another lien, or the use of funds or the dwelling for prohibited purposes.

**DEED OF TRUST
(Continued)**

Page 7

RIGHTS AND REMEDIES ON DEFAULT. If an Event of Default occurs under this Deed of Trust, at any time thereafter, Trustee or Lender may exercise any one or more of the following rights and remedies:

Election of Remedies. All of Lender's rights and remedies will be cumulative and may be exercised alone or together. An election by Lender to choose any one remedy will not bar Lender from using any other remedy. If Lender decides to spend money or to perform any of Grantor's obligations under this Deed of Trust, after Grantor's failure to do so, that decision by Lender will not affect Lender's right to declare Grantor in default and to exercise Lender's remedies.

Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable. This right is in addition to all other rights given to holders of promissory notes under Title 55 of the Code of Virginia.

Foreclosure. With respect to all or any part of the Real Property, the Trustee shall have the right to foreclose by notice and sale, and Lender shall have the right to foreclose by judicial foreclosure, in either case in accordance with and to the full extent provided by applicable law. Grantor expressly waives and releases any requirement or obligation that Lender or Trustee present evidence or otherwise proceed before any court or other judicial or quasi-judicial body as a precondition to or otherwise incident to the exercise of the powers of sale authorized by this Credit Line Deed of Trust. The proceeds of sale shall be applied by Trustee as follows: (a) first, to pay all proper advertising expenses, auctioneer's allowance, the expenses, if any, required to correct any irregularity in the title, premium for Trustee's bond, auditor's fee, attorneys' fees, and all other expenses of sale incurred in or about the protection and execution of this Deed of Trust, and all moneys advanced for taxes, assessments, insurance, and with interest thereon at the rate provided in the Credit Agreement, and all taxes and assessments due upon the Property at time of sale, and to retain as compensation a reasonable Trustee's commission; (b) second, to pay the whole amount then remaining unpaid on the Indebtedness; (c) third, to pay liens of record against the Property according to their priority of lien and to the extent that funds remaining in Trustee's hands are available; and (d) last, to pay the remainder of the proceeds, if any, to Grantor, Grantor's heirs, personal representatives, successors or assigns upon the delivery and surrender to the purchaser of possession of the Property, less costs and expenses of obtaining possession.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

Collect Rents. Lender shall have the right, without notice to Grantor to take possession of and manage the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the Indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lender, then Grantor irrevocably designates Lender as Grantor's attorney-in-fact to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

Appoint Receiver. Lender shall have the right to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Tenancy at Sufferance. If Grantor remains in possession of the Property after the Property is sold as provided above or Lender otherwise becomes entitled to possession of the Property upon default of Grantor, Grantor shall become a tenant at sufferance of Lender or the purchaser of the Property and shall, at Lender's option, either (1) pay a reasonable rental for the use of the Property, or (2) vacate the Property immediately upon the demand of Lender.

Other Remedies. Trustee or Lender shall have any other right or remedy provided in this Deed of Trust or the Credit Agreement or by law.

Notice of Sale. Lender shall give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Reasonable notice shall mean notice given at least fourteen (14) days before the time of the sale or disposition. Any sale of the Personal Property may be made in conjunction with any sale of the Real Property.

Sale of the Property. To the extent permitted by applicable law, Grantor hereby waives any and all

**DEED OF TRUST
(Continued)**

Page 8

rights to have the Property marshalled. In exercising its rights and remedies, the Trustee or Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Deed of Trust, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and upon any appeal. Whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest at the Credit Agreement rate from the date of the expenditure until repaid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including attorneys' fees and expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees, title insurance, a reasonable Trustee's commission and reasonable attorney fees incurred by the Trustee in performing its duties under the Deed of Trust, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law.

Rights of Trustee. Trustee shall have all of the rights and duties of Lender as set forth in this section.

POWERS AND OBLIGATIONS OF TRUSTEE. The following provisions relating to the powers and obligations of Trustee are part of this Deed of Trust:

Powers of Trustee. In addition to all powers of Trustee arising as a matter of law, Trustee (and each of them if more than one) shall have the power to take the following actions with respect to the Property upon the written request of Lender and Grantor: (a) join in preparing and filing a map or plat of the Real Property, including the dedication of streets or other rights to the public; (b) join in granting any easement or creating any restriction on the Real Property; and (c) join in any subordination or other agreement affecting this Deed of Trust or the interest of Lender under this Deed of Trust.

Obligations to Notify. Trustee shall not be obligated to notify any other party of a pending sale under any other trust deed or lien, or of any action or proceeding in which Grantor, Lender, or Trustee shall be a party, unless the action or proceeding is brought by Trustee.

Trustee. Trustee shall meet all qualifications required for Trustee under applicable law. In addition to the rights and remedies set forth above, with respect to all or any part of the Property, the Trustee shall have the right to foreclose by notice and sale, and Lender will have the right to foreclose by judicial foreclosure, in either case in accordance with and to the full extent provided by applicable law.

Successor Trustee. Lender, at Lender's option, at any time hereafter and without prior notice and without specifying any reason, may from time to time appoint a successor Trustee to any Trustee appointed under this Deed of Trust by an instrument executed and acknowledged by Lender and recorded in the office in the jurisdiction where this Deed of Trust has been recorded. The instrument shall contain, in addition to all other matters required by state law, the names of the original Lender, Trustee, and Grantor, the book and page where this Deed of Trust is recorded, and the name of the successor trustee and the county, city or town in which he or she resides, and the instrument shall be executed and acknowledged by Lender or its successors in interest. The successor trustee, without conveyance of the Property, shall succeed to all the title, power, and duties conferred upon the Trustee in this Deed of Trust and by applicable law. This procedure for substitution of Trustee shall govern to the exclusion of all other provisions for substitution.

Power to Act Separately. If more than one Trustee is named in this Deed of Trust, any Trustee may act alone, without the joinder of any other Trustee, to exercise any or all the powers given to the Trustees collectively in this Deed of Trust or by applicable law.

NOTICES. Any notice required to be given under this Deed of Trust, including without limitation any notice of default and any notice of sale shall be given in writing, and shall be effective when actually delivered, if hand delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Deed of Trust. All copies of notices of foreclosure from the holder of any lien which has priority over this Deed of Trust shall be sent to Lender's address, as shown near the beginning of this Deed of Trust. Any person may change his or her address for notices under this Deed of Trust by giving formal written notice to the other person or persons, specifying that the purpose of

**DEED OF TRUST
(Continued)**

Page 9

the notice is to change the person's address. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address. Unless otherwise provided or required by law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors. It will be Grantor's responsibility to tell the others of the notice from Lender.

REIMBURSEMENT OF CLOSING COST. If the loan is closed within two years of ratification date, client must reimburse bank for closing costs.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Deed of Trust:

Amendments. What is written in this Deed of Trust and in the Related Documents is Grantor's entire agreement with Lender concerning the matters covered by this Deed of Trust. To be effective, any change or amendment to this Deed of Trust must be in writing and must be signed by whoever will be bound or obligated by the change or amendment.

Caption Headings. Caption headings in this Deed of Trust are for convenience purposes only and are not to be used to interpret or define the provisions of this Deed of Trust.

Merger. There shall be no merger of the interest or estate created by this Deed of Trust with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

Governing Law. This Deed of Trust will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the Commonwealth of Virginia without regard to its conflicts of law provisions. This Deed of Trust has been accepted by Lender in the Commonwealth of Virginia.

No Waiver by Lender. Grantor understands Lender will not give up any of Lender's rights under this Deed of Trust unless Lender does so in writing. The fact that Lender delays or omits to exercise any right will not mean that Lender has given up that right. If Lender does agree in writing to give up one of Lender's rights, that does not mean Grantor will not have to comply with the other provisions of this Deed of Trust. Grantor also understands that if Lender does consent to a request, that does not mean that Grantor will not have to get Lender's consent again if the situation happens again. Grantor further understands that just because Lender consents to one or more of Grantor's requests, that does not mean Lender will be required to consent to any of Grantor's future requests. Grantor waives presentment, demand for payment, protest, and notice of dishonor.

Severability. If a court finds that any provision of this Deed of Trust is not valid or should not be enforced, that fact by itself will not mean that the rest of this Deed of Trust will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Deed of Trust even if a provision of this Deed of Trust may be found to be invalid or unenforceable.

Successors and Assigns. Subject to any limitations stated in this Deed of Trust on transfer of Grantor's interest, this Deed of Trust shall be binding upon and inure to the benefit of the parties, their heirs, personal representatives, successors and assigns. If ownership of the Property becomes vested in a person other than Grantor, Lender, without notice to Grantor, may deal with Grantor's successors with reference to this Deed of Trust and the Indebtedness by way of forbearance or extension without releasing Grantor from the obligations of this Deed of Trust or liability under the Indebtedness.

Time is of the Essence. Time is of the essence in the performance of this Deed of Trust.

Waive Jury. All parties to this Deed of Trust hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by any party against any other party.

Homestead Waiver. Grantor waives the benefit of Grantor's homestead exemption as to the Property described in this Deed of Trust.

NOTICE: THE DEBT SECURED HEREBY IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF BEING MODIFIED IN THE EVENT OF SALE OR CONVEYANCE OF THE PROPERTY CONVEYED.

DEFINITIONS. The following words shall have the following meanings when used in this Deed of Trust:

Beneficiary. The word "Beneficiary" means Middleburg Bank, and its successors and assigns.

Borrower. The word "Borrower" means Shirley KOMACK and includes all co-signers and co-makers signing the Credit Agreement and all their successors and assigns.

Credit Agreement. The words "Credit Agreement" mean the credit agreement dated November 18, 2005, with credit limit of \$85,000.00 from Grantor to Lender, together with all modifications of

**DEED OF TRUST
(Continued)**

Page 10

and renewals, replacements, and substitutions for the promissory note or agreement. **NOTICE TO GRANTOR: THE CREDIT AGREEMENT CONTAINS A VARIABLE INTEREST RATE.**

Deed of Trust. The words "Deed of Trust" mean this Deed of Trust among Grantor, Lender, and Trustee. The maturity date of the Indebtedness secured by this Deed of Trust is NOVEMBER 18, 2030.

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Deed of Trust in the events of default section of this Deed of Trust.

Existing Indebtedness. The words "Existing Indebtedness" mean the indebtedness described in the Existing Liens provision of this Deed of Trust.

Grantor. The word "Grantor" means Shirley KOMACK.

Hazardous Substances. The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Credit Agreement or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Credit Agreement or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Trustee or Lender to enforce Grantor's obligations under this Deed of Trust, together with interest on such amounts as provided in this Deed of Trust.

Lender. The word "Lender" means Middleburg Bank, its successors and assigns. The words "successors or assigns" mean any person or company that acquires any interest in the Credit Agreement.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Deed of Trust.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

Trustee. The word "Trustee" means ARCH A. MOORE, III AND WILLIAM G. BROWN, IV, whose address is 111 WEST WASHINGTON STREET, MIDDLEBURG, VA 20118 AND 103-B WEST FEDERAL STREET, MIDDLEBURG, VA 20117 and any substitute or successor trustees. If more

DEED OF TRUST
(Continued)

Page 11

than one person is named as trustee, the word "Trustee" means each such person.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS DEED OF TRUST, AND GRANTOR AGREES TO ITS TERMS.

THIS DEED OF TRUST IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS DEED OF TRUST IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

GRANTOR:

x Shirley Komack (Seal)
Shirley KOMACK

INDIVIDUAL ACKNOWLEDGMENT

STATE OF Virginia)
) SS
COUNTY OF Loudoun)

On this day before me, the undersigned Notary Public, personally appeared **Shirley KOMACK**, to me known to be the individual described in and who executed the Deed of Trust, and acknowledged that he or she signed the Deed of Trust as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 18 day of November, 2005.

By Shirley Komack Residing at Leesburg

Notary Public in and for Virginia My commission expires May 31, 2009

Shirley KOMACK

EXHIBIT "A" LEGAL DESCRIPTION

FIRST: All of the Unit Numbered 139, Phase VI, FOX CHAPEL AT TUDOR KNOLLS CONDOMINIUM, as shown on the plat attached to the Declaration, recorded in Deed Book 882 at Page 309, amended by the First Amendment to the Declaration in Book 866 at Page 585; as further amended by the Second Amendment to the Declaration recorded in Deed Book 888 at Page 1072 as further amended by the Third Amendment to the Declaration in Deed Book 891 at Page 1415; as further amended by the Fourth Amendment to the Declaration in Deed Book 894 at page 1169; as further amended by the Fifth Amendment to Declaration in Deed Book 897 at Page 604; As further amended by Sixth Amendment to Declaration in Deed Book 897 at page 615, among the land records of Loudoun County, Virginia.

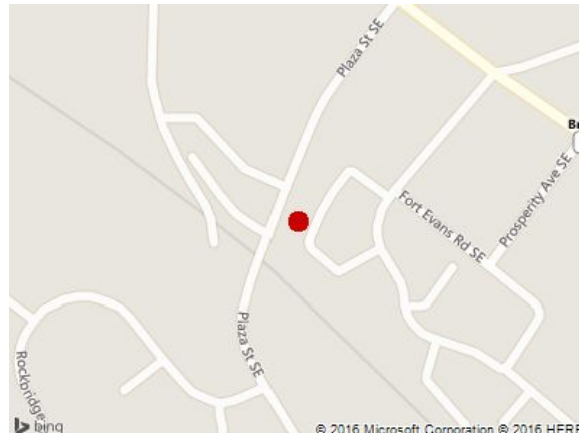
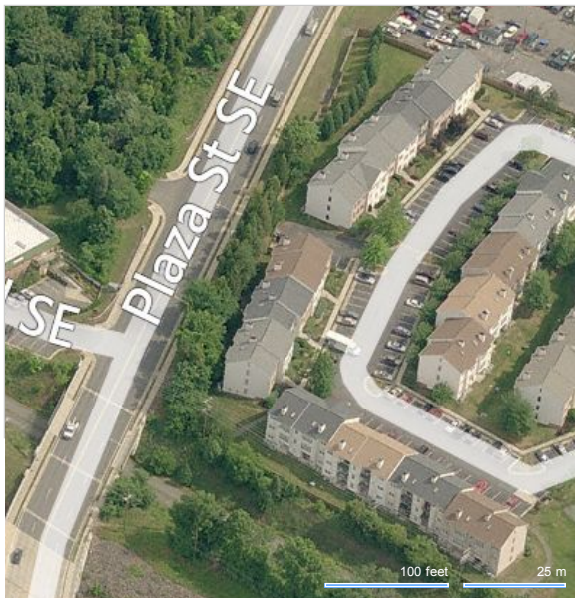
SECOND: A .6902 undivided percentage interest appurtenant to the Unit in all Common Elements of said Project, as described in said Declaration.

TOGETHER WITH the right of ingress to and egress from said property and the right to use, for all proper purposes in common with Declarant, its successors and assigns, and all other occupants from time to time, any and all portions of the condominium designated by statute and the Declaration as General Common Elements.

SUBJECT TO the reservations, restrictions on use and all covenants and obligations set forth in said Declaration, recorded in Deed Book 882 at Page 309, among said land records, and as set forth in the By-Laws of the Unit Owners Associations, attached thereto, as it may be amended from time to time, all of which restrictions, conditions, assessments, and all other covenants are incorporated herein by reference, and constitute and shall constitute binding and to be binding on said Grantee(s), and their successors, heirs and assigns.



122 Fort Evans Rd SE APT E, Leesburg, VA 20175



● OFF MARKET

Zestimate®: \$171,156

Rent Zestimate®: \$1,395/mo

2 beds • 2 baths • 1,000 sqft

Edit home facts for a more accurate Zestimate.

Get Your Home Report

See Zestimate updates, plus the latest sales and listings
in your area.

Location , Location . Walking distance to shopping and restaurants.Top floor with 2 bedrooms 2 Full Baths Freshly painted with neutral colors.Electricity ,cable and phone are your utilities. Sun room backing to wooded area . Vaulted Ceilings and skylights. Pets on a case by case with extra security deposit. All amenities included . NEW CARPET

FACTS

- Multi Family
- All time views: 823
- Heating: Forced air
- Built in 1986
- Cooling: Central
- Last sold: May 2004 for \$44,033

FEATURES

- Fireplace

ADDITIONAL FEATURES

- Bedroom
- Full Bath
- Parking Type: Assigned
- Florida Room
- Kitchen

APPLIANCES INCLUDED

- Dishwasher
- Dryer
- Range / Oven
- Refrigerator
- Washer

CONSTRUCTION

- Exterior material: Vinyl
- Roof type: Asphalt
- Stories: 1
- Structure type: Colonial
- Unit count: 1

OTHER

- Floor size: 1,000 sqft
- Last remodel year: 1986
- Laundry: In Unit
- Parcel #: 189459130013
- Zillow Home ID: 12409471

Zestimate Details

Zestimate ?

\$171,156

+\$995 Last 30 days

\$163K | \$180K

Zestimate range

Rent Zestimate ?


\$1,395/mo

-\$5 Last 30 days

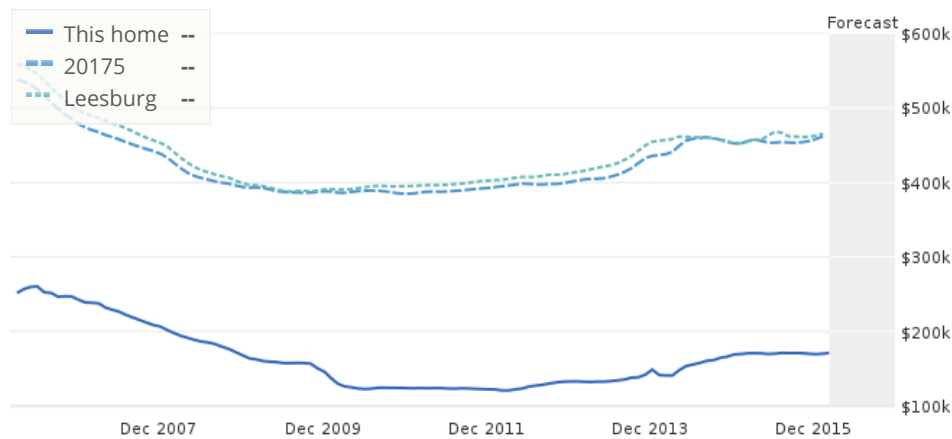
\$1.3K | \$1.7K

Zestimate range

Zestimate forecast

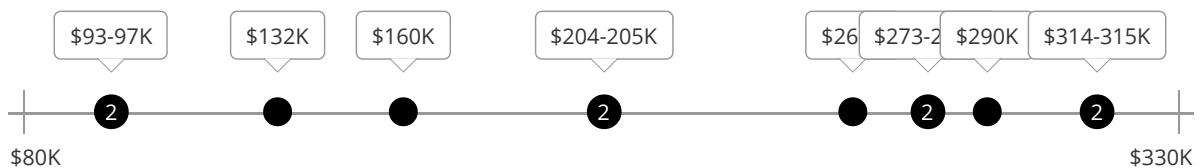
 To see Zestimate forecast

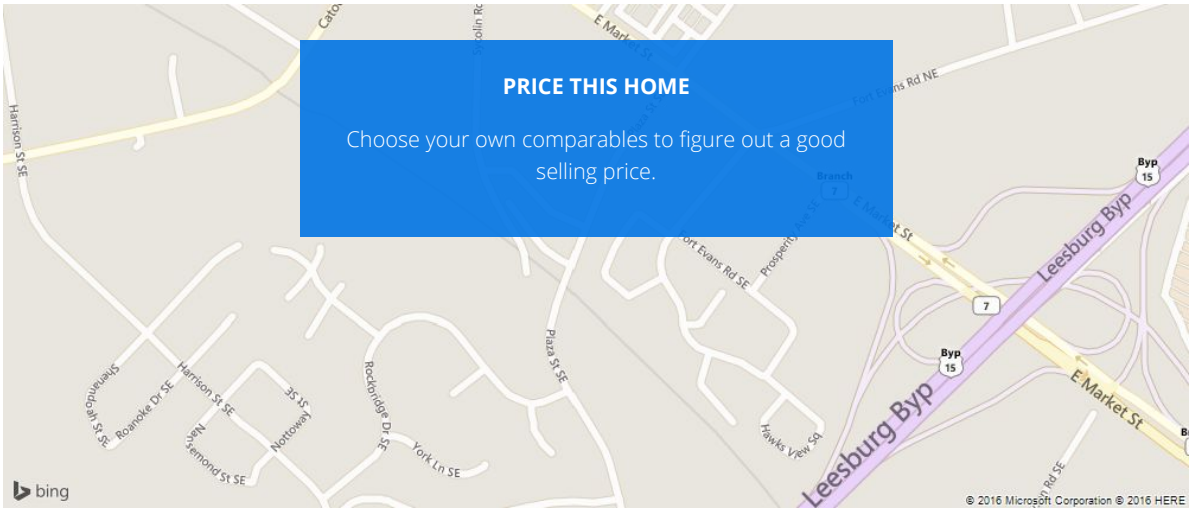
 One year



Price This Home

Homes like this sold for \$93-315K.





Improve This Home's Value

The right home project can make a significant impact to your home value! Compare average project costs in your area with estimated increases to your home value.

Deck Addition

Deck Addition

+ 9.4K VALUE

Project cost: \$9,310

Minor Kitchen Remodel

Minor Kitchen Remodel

+ 12.1K VALUE

Project cost: \$18,064

Price / Tax History

DATE	EVENT	PRICE	\$/SQFT	SOURCE
05/12/04	Sold	\$44,033	\$44	Public Record
05/31/02	Sold	\$44,033	\$44	Public Record

Sell Your Home

If this home is listed on Zillow, it will reach the largest real estate network on the web.*

823

Views
all-time ()

PUT YOUR HOME ON THE MARKET

Neighborhood: 20175

MEDIAN ZESTIMATE

\$461,700



2.1%

Past 12 months

MARKET TEMP

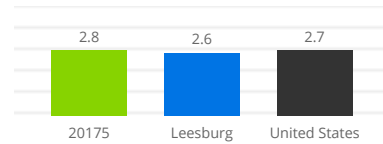
Warm



Buyers' Market

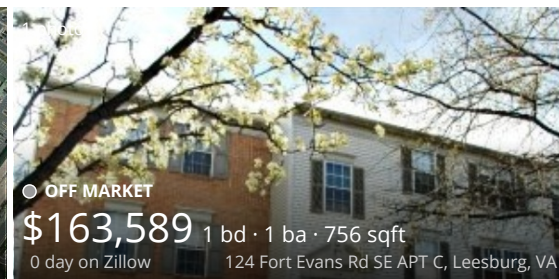
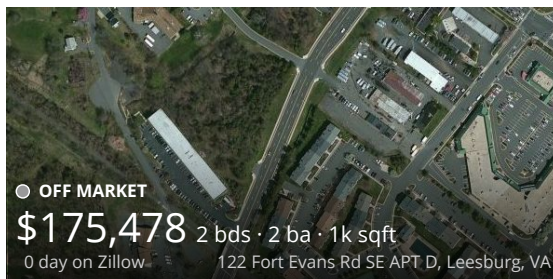
Sellers' Market

FORECLOSURES (per 10K)



Zillow predicts will increase 0.7% next year, compared to a 0.7% increase for Leesburg as a whole. Among 20175 homes, this home is valued 62.4% less than the midpoint (median) home, and is valued 15.8% less per square foot.

NEARBY Walk Score® **63** (Somewhat Walkable)

[Homes](#)
[Map](#)


Refinance

Mortgage payment breakdown for the home price of \$171,156

Percent down:

20% (\$34,231)

Program:

30yr fixed 3.445%

Credit Score:

760 and above

ESTIMATED PAYMENT

\$899

Principal & Interest

\$611

Taxes

\$171

Homeowners Insurance

\$67

Mortgage Insurance

\$50



Nearby Schools in Leesburg

SCHOOL RATING

GRADES DISTANCE



out of 10

[J. Lupton Simpson Middle](#) (assigned)

6-8

1.5 mi



out of 10

[Loudoun County High](#) (assigned)

9-12

1.8 mi



out of 10

[Leesburg Elementary](#)

PK-5

0.9 mi

Data by [GreatSchools.org](#) ?

Nearby Similar Sales

● **SOLD: \$93,000**

Sold on 3/27/2015

1 bed, 1.0 baths, 822 sqft

[125C Clubhouse Dr SW APT 8, Leesburg, VA 20175](#)

● **SOLD: \$97,000**

Sold on 12/14/2015

1 bed, 1.0 baths, 822 sqft

[125N Clubhouse Dr SW APT 3, Leesburg, VA 20175](#)

● **SOLD: \$132,000**

Sold on 5/28/2015

2 beds, 1.0 baths, 936 sqft

[125F Clubhouse Dr SW APT 9, Leesburg, VA 20175](#)

● **SOLD: \$160,000**

Sold on 11/3/2015

2 beds, 1.0 baths, 936 sqft

[125C Clubhouse Dr SW APT 9, Leesburg, VA 20175](#)

● **SOLD: \$204,000**

Sold on 5/1/2015

3 beds, 2.0 baths, 1226 sqft

[676 Gateway Dr SE APT 812, Leesburg, VA 20175](#)

**MIDDLEBURG BANK
INTERNAL EVALUATION FORM**

Closing Date 11-4-05

Borrower: Shirley Komock Home Phone #: 703-777-2229

Property Address: 122 E Ft. Evans Rd. S.E. Leesburg, Va 20175

Date Prepared: 10-21-05

Evaluator: Sonny Dickens - Value from Assessment
@ \$ 182,900 Copy Attached

Brief Description:

189-45-9130-1013

148112CMG1391

CONDO w/ vinyl siding, all
UNITS IN THIS AREA ARE
IN EXCHNG REPAIR (exterior).

Tax Assessment:	Year:	<u>2005</u>
	Land Value:	<u>\$30,000</u>
	Improvement:	<u>\$152,000</u>
	Total:	<u>\$182,900</u>

Describe other sources used to determine value such as an old appraisal or sales comparables: Market Value approximately \$ _____

Estimated market value: \$ 182,900

I certify that I am independent of lending, investment and collection functions and am not involved in this loan except as an evaluator:

Name of Evaluator: Sonny Dickens; Date: 10-24-05

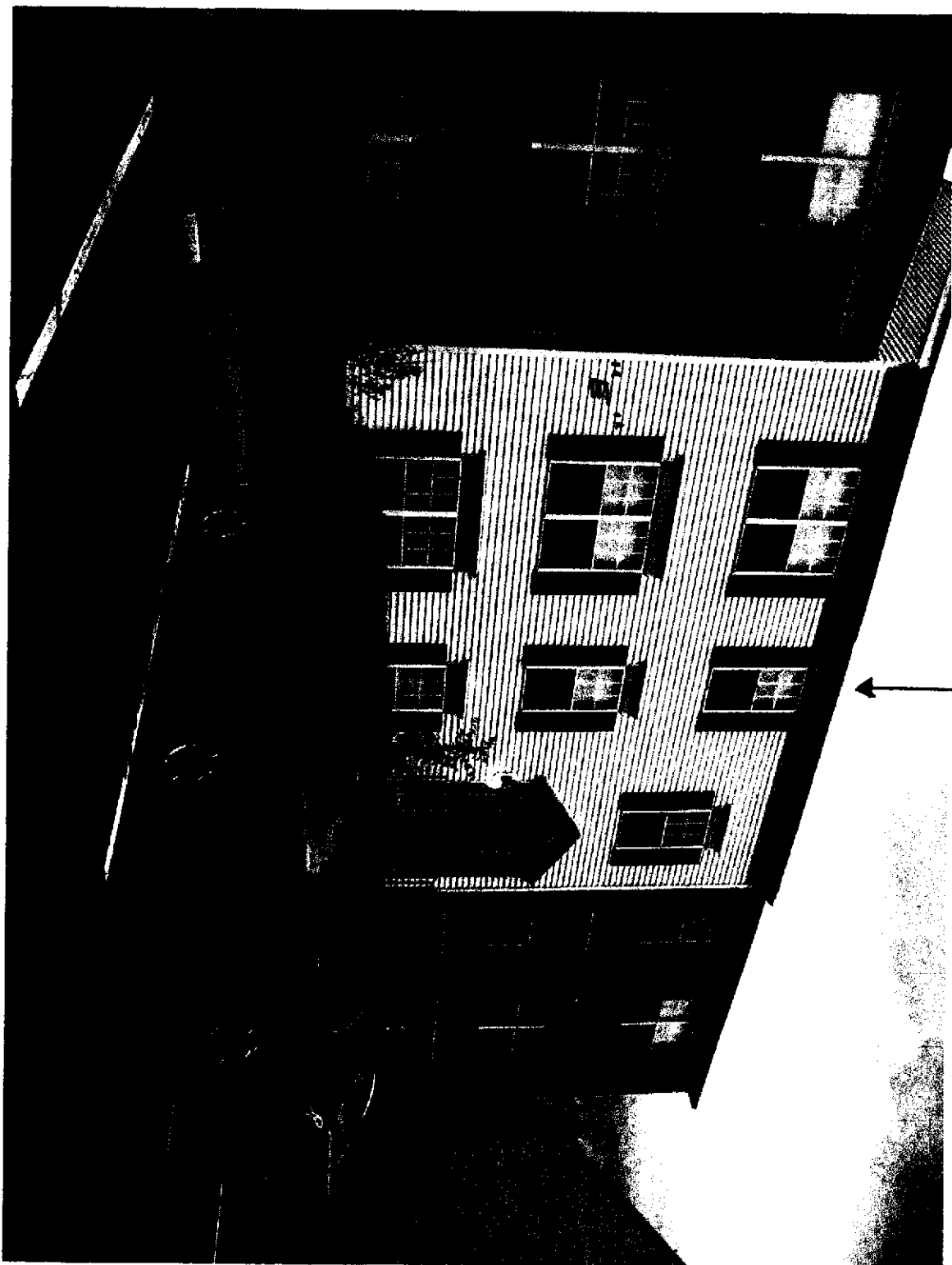
Signature of Evaluator: [Signature]

Preparer: Sharon Legg; Date: 10-21-05

Signature of Preparer: [Signature]

REMOVED BY Ch. E. P. [Signature]
DATE 10/25/05

122 FT EVANS RD. S.E.



10-2405

Shirley Komack
122 "E" FT. EVANS RD S.E.
Leadbury, VA 20175

Loudoun County, Virginia

Department of Management and Financial Services
Assessor's Office
1 Harrison Street, S.E., 4th Floor
P.O. Box 7000
Leesburg, VA 20177-7000



Real Property Assessment Information:
Phone: (703) 777-0290 Fax: (703) 771-5234
Email: finance@loudoun.gov
Website: www.loudoun.gov

KOMACK, SHIRLEY
123-F FORT EVANS RD SE
LEESBURG VA 20175-4138

**NOTICE OF 2005 ASSESSMENT
AS OF JANUARY 1, 2005**

THIS IS NOT A TAX BILL

PROPERTY ADDRESS: 122-E FORT EVANS RD SE

LEGAL DESCRIPTION:

FOX CHAPEL CNDO PH.6 #139
2186--785
200405120046224 D/CORR
AKA TUDOR KNOLLS

TAX MAP NO: /48//12CM6139/

PIN: 189-45-9130-013

GROUP NO: 077

PARCEL SIZE:

IMPORTANT: DEADLINE TO REQUEST REVIEW IS MARCH 15, 2005

2005 FAIR MARKET ASSESSMENT

2005 LAND USE ASSESSMENT

LAND	BUILDING(S)	BUILDINGS % COMPLETE	TOTAL	LU LAND	BUILDING(S)	BUILDINGS % COMPLETE	TOTAL
\$30,000	\$152,900		\$182,900	\$0	\$0		\$0

2004 FAIR MARKET ASSESSMENT

2004 LAND USE ASSESSMENT

LAND	BUILDING(S)	BUILDINGS % COMPLETE	TOTAL	LU LAND	BUILDING(S)	BUILDINGS % COMPLETE	TOTAL
\$25,000	\$100,500		\$125,500	\$0	\$0		\$0

ABOUT YOUR ASSESSMENT

The Office of the Assessor reviews and assesses all real estate parcels annually. Your assessment is part of this annual program to ensure uniformity of assessments throughout the County. The 2005 assessment is effective as of January 1 and represents 100 percent of estimated fair market value, as required by State law. Property records are updated to reflect such changes as new construction, improvements, additions, remodeling, land divisions, rezoning and other changes in property condition. Changes in market value must be reflected in the assessment. You may request a copy of your property record and/or view sales of similar properties from the market group referenced above (Group No.) by contacting appraisal staff at the Assessor's Office. Individual property records may be viewed at the Assessment and Parcel Database located at www.loudoun.gov as well. It is important that you review your assessment immediately, and if you believe that it is not equitable or accurate, contact our office by MARCH 15, 2005. The appraisal staff is available by appointment from 9:00 to 4:00, Monday through Friday. If you are no longer the owner of the property, please send this notice to the owner's last known mailing address immediately as required by the Code of Virginia 58.1-3330 (C).

After MARCH 15, 2005, you may appeal to the Board of Equalization. All appeals to the Board of Equalization must be received on or before June 1 and all Board cases must be heard by December 31 of the tax year. Please see additional related information on the reverse of this notice.

(PLEASE SEE REVERSE SIDE)

JOHN B. CONNOR
A PROFESSIONAL LAW CORPORATION
1033 NORTH FAIRFAX STREET, SUITE 310
ALEXANDRIA, VIRGINIA 22314
TELEPHONE: (703) 836-9770
FACSIMILE: (703) 836-1799
jack@johnbconnor.com

September 17, 2013

By First Class Mail

Shirley Komack
112 Fredericksburg Drive
Stephens City, VA 22655

Re: Middleburg Bank Loan
Chapter 7 Bankruptcy
U.S. Bankruptcy Court for the Western District of VA
Case No. 13-50404
Discharge Granted July 9, 2013

Dear Ms. Komack:

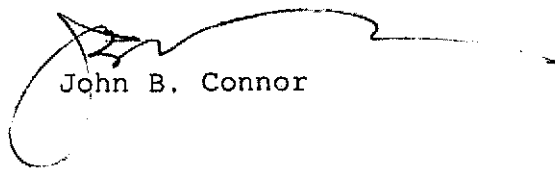
Please be advised I represent Middleburg Bank and this letter is written on behalf of Middleburg Bank. Middleburg Bank is the holder of a lien secured by property you own known as 122 E. Fort Evans Road, SE, Leesburg, VA 20175. Middleburg Bank is aware of your bankruptcy and the discharge you received, as noted above. This letter is not an attempt to collect a debt, as your personal indebtedness to Middleburg Bank has been discharged as a result of your bankruptcy discharge.

You have stated in your bankruptcy petition it is your intention to retain the 122 E. Fort Evans Road property. Middleburg Bank's lien against the real estate survives the bankruptcy, and while you have no personal obligation for that debt, Middleburg Bank would like to communicate with you, if you care to do so, regarding your intentions for paying the obligations secured by the lien. It is requested that you call Carol Perinis, Loan Workout Specialist at Middleburg Bank at 703/737-3480, 106 Catoctin Circle, SE, Leesburg, VA 20175.

Shirley Komack
Page 2
September 17, 2013

Thank you for your attention.

Very truly yours,



John B. Connor

Cc: Middleburg Bank

MIDDLEBURG BANK PROBLEM LOAN STATUS REPORT

JOHN B. CONNOR

October 18, 2013

20. Name(s) of Borrower(s): Shirley Komack

Status: Ms. Komack filed a Chapter 7 bankruptcy petition in the Western District of Virginia and was granted her discharge on July 9, 2013. Middleburg Bank has a first and second deed of trust against property with an address of 122 East Fort Evans Road in Leesburg. The first deed of trust is approximately \$31,000 and the second deed of trust is approximately \$84,500. There is little equity in the property, but Ms. Komack has stated it is her desire to keep the property.

Action and timeline: If she continues to make the payments, no action is required. If she defaults, foreclosure will be instituted immediately.

Anticipated result: Because of a collateral shortfall, Middleburg Bank may suffer a loss if foreclosure occurs. Of course, if Ms. Komack follows through with her stated intention of paying the loans, no loss will be incurred.