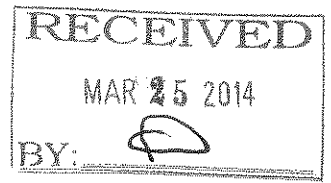


## Land Contract Purchase Profile

<b>Property Address:</b>	<b>906 Virginia Avenue</b>
<b>Buyer:</b>	<b>Bobby W. Cleghorn + Lisa D. Euman</b>
<b>Social Security Number:</b>	<b>235-21-6787 + 279-78-1402</b>
<b>Buyer Mailing Address:</b>	<b>706 13th Street</b>
	<b>Parkersburg, WV. 26101</b>
<b>Buyer Telephone Number:</b>	<b>235-21-6787</b>
<b>Financed Amount:</b>	<b>33,757.69</b>
<b>Term:</b>	<b>One Hundred Fifty (150)</b>
<b>Interest Rate:</b>	<b>9.00</b>
<b>Down Payment:</b>	<b>750.00</b>
<b>Principle + Interest Payments:</b>	<b>375.00</b>
<b>Tax Impounds:</b>	<b>5.00</b>
<b>Insurance:</b>	<b>40.00</b>
<b>Monthly Payment:</b>	<b>420.00</b>
<b>First Payment Due Date:</b>	<b>MONTH: May YEAR: 2014</b>



**INSTALLMENT PURCHASE LAND CONTRACT**

THIS AGREEMENT is made and entered into this 20 day of March 2014 by and between Capital Income and Growth Fund, LLC ("Seller"), and Bobby W. Cleghorn & Lisa D. Euman, [husband and wife], or [an individual] (hereinafter collectively referred to as "Buyer").

**RECITALS**

A. Seller is the owner of real property and improvements consisting of a single family residence known as and located at 906 Virginia Avenue, Parkersburg, WV 26101.

B. Seller desires to sell and Buyer desires to purchase the Property on the terms and conditions contained herein.

C. Seller shall retain legal title to the Property until Buyer pays to Seller the Purchase Price under the terms and conditions as set forth below.

NOW, THEREFORE, in consideration of the mutual covenants, conditions and provisions contained herein, Seller agrees to sell to Buyer, and Buyer agrees to purchase from Seller the Property, and all improvements located thereon, for the following price and on the following terms and conditions:

1. **PURCHASE PRICE:** The total Purchase Price for the Property shall be the sum of Thirty Four Thousand Five Hundred Seven and 69/100 Dollars (\$34,507.69).

2. **COMPONENTS OF PURCHASE PRICE:** The Purchase Price for the Property shall include:

A. **Down Payment:** At the time that Buyer executes this Agreement, Buyer shall pay to Seller a Down Payment in the amount of \$750.00, which amount shall be applied to the Purchase Price.

B. **Payment of Delinquent Property Taxes, Water Service Liens.** Buyer shall pay be responsible for the payment of all delinquent property taxes assessed to the

Property; Seller estimates that the approximate amount of delinquent property taxes as of the date of this Agreement, as disclosed by the taxing authority for the county in which the Property is located is \$0.00. Buyer shall also pay all interest and penalties accruing on said amount. Buyer shall also pay any and all water service liens chargeable to the Property; Seller estimates that that the approximate the amount of delinquent water service liens as of the date of this Agreement to be \$0.00. Buyer shall also pay all accruing interest and penalties on said amount. Seller does not guarantee the accuracy of the amounts set forth in this Section 2.B. and advises Buyer that said estimates are subject to change. Seller strongly recommends that Buyer verify the accuracy of said amounts with the appropriate agency or taxing authority. By initialing in the space below, Buyer hereby acknowledges its responsibility for the payment of all delinquent property taxes and water service liens encumbering the Property, and that the amounts set forth above are only good-faith estimates by Seller of the amounts due. Seller strongly recommends buyer calls the appropriate municipality for any outstanding balances or Notices pertaining to the property. Any discrepancy between these estimates and the actual amount of delinquent taxes and water service liens shall be the sole responsibility of Buyer and Seller shall have no responsibility of any kind for payment of said amounts or to reimburse Buyer for the actual amounts due. Seller will NOT be responsible for forwarding ANY mail received at sellers office address.

BC

Buyer Initials

LE

Buyer Initials

C. Balance of Purchase Price: The balance of the Purchase Price shall be paid in accordance with Section 4 of this Agreement, by Buyer's execution and delivery of a promissory note ("Note") in favor of Seller at Close of Escrow (as hereafter defined) in the principal amount of \$33,757.69, with interest, terms, security and conditions as set forth in Sections 4.C. and 4.D. below.

3. TAX AND INSURANCE RESERVES. Seller shall be entitled to require Buyer to fund a tax and insurance premium reserve account in the manner and for the purposes set forth below:

A. THROUGHOUT THE PROBATIONARY PERIOD (defined in Section 4.C. below) and, at the sole option of Seller, AT ALL TIMES DURING THE TERM OF THE NOTE, Buyer agrees to pay Seller such sums as Seller may from time to time estimate will be required to pay, at least thirty (30) days before due, the next due property taxes, assessments, insurance premiums for Lender's insurance, and similar charges affecting the Property, less all sums already paid by Seller, divided by the number of months to elapse before one month prior to the date when such property taxes, assessments, and premiums will become delinquent. Such sums ("Impound Payments") shall be held by Seller without interest or other income to the Buyer in order to enable Seller to pay such taxes, assessments and premiums. Impound Payments shall be included in the monthly payments to be made by Buyer as required by Sections 4.C. and 4.D.2. of this Agreement. Should Seller's estimation of property taxes, assessments, and premiums prove insufficient, the Buyer upon demand agrees to pay Seller such additional sums as may be required to pay said amounts before such charges become delinquent. Seller shall have the right, but shall NOT have the obligation, to pay property taxes, assessments and insurance premiums if Buyer has failed to make Impound Payments in the amounts demanded by Seller. The insurance premium component shall be eliminated from the Impound Payment if, and only if, Buyer has provided Seller with proof of the existence of fire and liability insurance covering the Property in an amount at least equal to the principal amount remaining due on the Note, and naming Seller as an additional insured thereunder.

B. If at any time Buyer is in default under the terms of this Agreement during the Probationary Period, or defaults under the terms of the Note, Seller, at its sole option, may apply all or any portion of the Impound Payments that it holds pursuant to Section 3.A. to any amount due Seller under this Agreement or amount due under the Note and in such order as Seller may elect. If Seller has not so applied the Impound Payments prior to cancellation of this Agreement, the Seller shall be entitled to all such funds and will apply such funds as Seller may elect, in its sole discretion. Buyer's transfer in fee of all or a part of the Property to a third party shall automatically transfer to the grantee all or a proportionate share of Buyer's rights and interest in the Impound Payments accumulated under Paragraph 3.A.

**NOTICE TO BUYER: THIS AGREEMENT (AT SECTION 7) REQUIRES THAT YOU OBTAIN AND MAINTAIN FIRE AND LIABILITY INSURANCE FOR THE PROPERTY IN AN AMOUNT AT LEAST EQUAL TO THE PRINCIPAL AMOUNT OF**

THE NOTE. UNTIL SUCH TIME AS YOU PROVIDE PROOF TO SELLER OF THE EXISTENCE OF SUCH INSURANCE, AND AT ANY TIME THAT SUCH INSURANCE LAPSES OR IS CANCELLED FOR ANY REASON, SELLER WILL MAINTAIN IN EXISTENCE A POLICY OF LENDER'S INSURANCE IN AN AMOUNT AND WITH TERMS AND COVERAGE DETERMINED SOLELY AT THE DISCRETION OF SELLER. SUCH A POLICY SHALL BE SOLELY FOR THE PROTECTION OF SELLER'S INTEREST IN THE PROPERTY AND SHALL NOT BE FOR THE BENEFIT OF BUYER, NOR SHALL THE POLICY NECESSARILY COVER THE VALUE OF THE PROPERTY. BUYER SHALL NOT BE NAMED AS AN ADDITIONAL INSURED ON ANY POLICY PROCURED HEREUNDER BY SELLER.

4. **TERMS OF PAYMENT; TITLE:** The Purchase Price for the Property shall be paid as follows:

A. **Down Payment:** Buyer shall pay to Seller the Down Payment on the date that Buyer executes this Agreement, by delivery to Seller of this executed Agreement together with the amount of the Down Payment, either by cashier's check or money order.

B. **Delinquent Property Taxes, Water Service Liens:** If the Purchase Price includes the payment of delinquent property taxes and/or water service liens assessed to the Property (collectively "Delinquent Assessments"), Buyer must pay the Delinquent Assessments in their entirety on or prior to Close of Escrow. **SEE SECTION 2.B. ABOVE.**

C. **Probationary Installments:** Buyer shall make installment payments to Seller in accordance with this Section 4.C. for a minimum of Twenty Four (24) months after delivery of the executed Agreement and the Down Payment to Seller ("Probationary Period"). In the event that Buyer has not paid the Delinquent Assessments in full during the Probationary Period, the Probationary Period shall be extended until such time as Buyer has paid the Delinquent Assessments in their entirety. During the Probationary Period, Buyer shall pay to Seller equal monthly installments of \$420.00, ("Probationary Installments"), payable on the first day of each month, commencing on May 1, 2014 and continuing on the 1<sup>st</sup> day of each month thereafter for at least Twenty Four (24) months and until Buyer has provided written proof to Seller that the Delinquent Assessments are paid in full. Payment of the Probationary Installments shall be delivered to Seller at Capital Income and Growth Fund, LLC

(payable to: NLC Servicing, Inc.) 4300 Stevens Creek Blvd. #275 San Jose CA 95129 Attn: Payment Processing. Each monthly Probationary Installment shall be delinquent if not received by Seller within Ten (10) calendar days of the date each Probationary Installment is due. If any Probationary Installment payment is delinquent, there shall be added to the Probationary Installment due a late charge equal to Ten Percent (10%) of Probationary Installment that is overdue. In addition, Seller shall be entitled to serve on Buyer a "Ten Day Notice to Quit" as described in greater detail in Section 5 of this Agreement. **SEE ALSO SECTION 3 RE: TAX AND INSURANCE RESERVES.**

**D. Balance of Purchase Price—Note and Mortgage:**

(1) The Balance of the Purchase Price shall be paid by Buyer's execution and delivery to Seller of a Note and a Mortgage. The Note shall be secured by a Mortgage encumbering the Property as a lien of first priority. Buyer shall execute the Note and the Mortgage referenced in this Section 4.D. on or before the date of Close of Escrow, as defined in Section 10 of this Agreement. The Mortgage shall be recorded concurrently with the recordation of the Quitclaim Deed (as defined below) in the County where the Property is located.

(2) The principal amount of the Note shall be equal to the Purchase Price, less the Down Payment. The Note shall earn interest at the rate of 9.00% per annum. The Note will be dated as of the date this Agreement is executed, and shall be paid over a term of One Hundred Fifty (150) months from the date that is the first day of the second month after the date that this Agreement is executed. Payments on the Note will be payable in equal installments in the amount of \$ 420.00 per month ("Monthly Installment"), on the first day of each month, commencing on May 1, 2014. The Monthly Installment includes principal and interest of \$ 375.00, an impound payment for property taxes in the amount of \$ 5.00 and a further impound payment for insurance premiums in the amount of \$ 40.00. Each Probationary Installment paid by Buyer in accordance with Section 3.C. of this Agreement shall be credited to the Monthly Installment due on the Note. **SEE ALSO SECTION 3 RE: TAX AND INSURANCE RESERVES.**

**E. Recordation of Quitclaim Deed and Mortgage; Conditions.**

Upon: (i) Buyer's payment of the Down Payment and the Delinquent Assessments in full, (ii)

Buyer's execution and delivery of the Note and the Mortgage to Seller, and (iii) Buyer's timely payment of all Probationary Payments, Seller shall record in the County in which the Property is located a Quitclaim Deed to the Property, transferring to Buyer record title to the Property, and shall simultaneously record the Mortgage. Seller will not provide a policy of title insurance to Buyer. Buyer may, at Buyer's sole cost, obtain a policy of title insurance from a title insurance issuer of Buyer's choice.

5. **POSSESSION PRIOR TO RECORDATION OF QUITCLAIM DEED;**

**DEFAULT ON NOTE:** Buyer shall have the right to possession of the Property as of the date that (i) Buyer has paid to Seller the Down Payment, and (ii) delivered to Seller a fully-executed copy of this Agreement. Buyer's possession of the Property shall be with all of the attendant benefits and burdens of ownership, while the Probationary Payments are being paid; provided that, during the period prior to Close of Escrow and while Buyer is making the Probationary Payments to Seller, Seller's and Buyer's status with respect to each other is that of landlord and tenant, respectively. If, for any reason, Buyer shall fail to make a timely payment of the Probationary Payments as required by the terms of this Agreement, Seller may, at its sole discretion, serve upon Buyer a Ten (10)-Day Notice to Quit. If Buyer has not timely cured the Probationary Payment default set forth in the Ten-Day Notice to Quit within ten (10) calendar days of the service of said Notice, Buyer shall **immediately** vacate the Property and turn over possession of the Property, including the keys, to Seller in care of its designated local representative. Said representative shall be identified in the Ten (10)-Day Notice to Quit. If Buyer does not timely cure the default by bringing current all unpaid Probationary Payment(s) and fails to vacate the Property in accordance with the Ten-Day Notice to Quit, Seller shall be entitled to exercise all rights of a landlord under applicable local law to evict Buyer from the Property. Whether Buyer delivers possession of the Property to Seller voluntarily or after eviction, Buyer shall not be entitled to any reimbursement of the Down Payment or the Probationary Payments made to that point; all of said payments shall be deemed earned by Seller and forfeited by Buyer.

6. **PROPERTY TAXES.** *[THIS PARAGRAPH SHALL ONLY BE APPLICABLE IN THE EVENT THAT SELLER ELECTS NOT TO REQUIRE BUYER TO MAKE IMPOUND PAYMENTS FOR PROPERTY TAXES AS AUTHORIZED BY PARAGRAPH 3 OF THIS AGREEMENT]* Buyer shall be responsible for the payment of real property taxes assessed

against the Property and Buyer shall pay said taxes to the tax collector in the county in which the Property is located prior to the due date of each property tax installment. Seller shall timely deliver to Buyer any tax bill it has received for the Property for the tax period in which the sale of the Property is completed. Buyer shall be solely responsible for the payment of all current and delinquent property taxes and assessments charged to the Property. Seller shall have no responsibility for payment of any property taxes applicable to the Property.

7. **FIRE AND HAZARD INSURANCE**: SELLER REQUIRES THAT BUYER OBTAIN AND MAINTAIN A POLICY OF FIRE AND HAZARD INSURANCE COVERING THE PROPERTY AT THE TIME THAT BUYER TAKES POSSESSION OF THE PROPERTY UNDER THE TERMS OF THIS AGREEMENT. WHENEVER OBTAINED, BUYER SHALL NAME SELLER AS AN ADDITIONAL INSURED UNDER THE INSURANCE POLICY.

Prior to the Close of Escrow, Buyer MUST have acquired, and must continue to carry and maintain during the term of the Note, fire and hazard insurance, with extended coverage endorsement for the benefit of Seller and Buyer, on all improvements located on the Property in an amount at least equal to the total unpaid balance of the Note. In the event that Buyer has defaulted in any of the Probationary Payments on the Note required by this Agreement and Seller has extended the time for Buyer to complete its obligation to make Probationary Payments, Seller may, at its sole discretion, require Buyer to procure fire and hazard insurance pursuant to the requirements of this Section 7 notwithstanding that Buyer has not recorded the Quitclaim Deed.

In the event of fire or other casualty resulting in damages to the improvements located on the Property covered by the Buyer's insurance policy, all insurance proceeds from any policy of insurance obtained by the Buyer pursuant to this Section 7 shall be paid to Seller up to the balance due on the Purchase Price.

Copies or certificates of such policies shall be delivered to Seller upon the issuance of the policy to Buyer, but in any event prior to recordation of the Quitclaim Deed. The policy shall contain a clause or endorsement to the effect that it may not be terminated or materially amended except after thirty (30) days' written notice to Seller. Buyer shall pay all premiums due for said insurance on or before their due date.



In the event that the Buyer has not obtained fire and hazard insurance for the Property by the date for recordation of the Quitclaim Deed and provided proof thereof to Seller, Seller may, at its sole option, either: (i) refuse to record the Quitclaim Deed, cancel this Agreement and retain any payments made hereunder as its damages for Buyer's non-performance hereunder, or (ii) record the Quitclaim Deed and the Mortgage and procure forced-placed insurance for the Property in the amount of the unpaid balance of the Purchase Price and bill Buyer for the cost of the premium for such coverage. In the event that Seller elects to record the Quitclaim Deed and the Mortgage and obtain force-placed insurance, but Buyer fails to pay the premium for the force-placed insurance within 30 calendar days of Seller's billing, Seller may declare a default under the terms of the Mortgage and undertake all default remedies available under the terms of the Note and Mortgage.

8. **LIENS AND ENCUMBRANCES; CONDITION OF TITLE:** Seller makes **no representations or warranties** to Buyer regarding any liens or encumbrances affecting the Property, including but not limited to real property taxes, covenants, conditions, restrictions and easements, whether or not of record. Seller does warrant that it shall not cause, commit, or suffer any further or additional liens or encumbrances to be placed upon or imposed upon the Property prior to the recordation of the Quitclaim Deed without the prior written consent of Buyer.

9. **PERSONAL PROPERTY:** The following items of personal property are included within the purchase price and title to which shall be transferred to Buyer concurrent with the delivery of the Quitclaim Deed to Buyer: All built-in appliances and window coverings currently in the Property.

10. **ESCROW; CLOSE OF ESCROW; COSTS AND PRORATIONS:** Escrow for this transaction will be conducted by Capital Income and Growth Fund, LLC, 4300 Stevens Creek Boulevard, Suite 275, San Jose, CA 95129; escrow officer: NA. Provided that Buyer has paid all Probationary Payments in accordance with this Agreement, escrow shall close within three (3) business days after Buyer's deposit into Escrow of: (i) the Note and the Mortgage, duly executed and notarized, (ii) a policy of fire and hazard insurance procured by Buyer covering the Property and, (iii) if applicable, satisfactory written proof that Buyer has paid all Delinquent Assessments ("Close of Escrow"). Seller and Buyer shall split equally all escrow

costs, transfer taxes applicable to this transaction, and costs to record the Mortgage and the Quitclaim Deed, in accordance with the usual and customary practices of the county in which the Property is located.

11. **NOTICES:** Any notices or demands to be given by one party to the other as required by this Agreement, or otherwise, shall be delivered by the deposit thereof in the United States mail, postage prepaid, registered or certified, with return receipt requested, and addressed to the parties as follows:

**SELLER:**

Capital Income and Growth Fund, LLC  
Attn: Jon O. Freeman  
4300 Stevens Creek Boulevard, Suite 275  
San Jose, CA 95129

**BUYER:**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Any such notice shall be deemed to have been delivered two (2) business days after mailing by first class mail.

12. **TIME:** Time is of the essence of this Agreement. No waiver of any breach or default by any party hereto shall be considered to be a waiver of any other breach or default.

13. **BROKERS:** The parties hereto expressly promise covenant and agree that neither has nor will employ the services of any real estate broker, agent, or finder in connection with the transaction which is the subject matter hereof and that there are no real estate brokerage, agency or finder's fees payable to any person, firm or entity in connection with the transaction which is the subject matter hereof.

14. **NO WARRANTIES AND/OR REPRESENTATIONS:** Buyer hereby acknowledges, understands and agrees that Buyer has thoroughly inspected and examined

the Property and has been afforded sufficient opportunity so to do. Buyer is familiar with all factors relevant to the Property's current and prospective use and its physical condition. Buyer further warrants and agrees that Buyer is familiar with and has examined and inspected or has been afforded sufficient opportunity to examine and inspect all matters with respect to taxes, assessments, municipal uses, use permits, zoning, soils conditions, covenants, conditions and restrictions, all aspects of its physical and structural condition related to the Property, and any and all other matters, facts or circumstances bearing upon the value of the Property in Buyer's judgment and for Buyer's prospective purposes and uses. Buyer acknowledges that Buyer is purchasing the Property solely and exclusively in reliance upon Buyer's own knowledge, familiarity, inspection and examination and not in reliance upon any promise, warranty or representation by Seller not specifically set forth herein. Buyer further acknowledges that Buyer is acquiring the Property in its "as is" condition and that Seller has made no promises, warranties or representations, express or implied, oral or written, with respect to the property, or any other matter herein set forth, nor have any agents, employees or other representatives of Seller, and Buyer has not relied thereon for any purpose. In the event that any facts, conditions or circumstances change, or turn out differently from that which Buyer believes or knows concerning the Property and related matters as of the date hereof, Buyer's obligations hereunder shall remain in full force and effect, and with no right to delay payment or performance of the terms of this Agreement, or to seek any relief or compensation from Seller as a result thereof.

15. **BUYER'S INDEMNITY OF SELLER:** Buyer hereby indemnifies and holds Seller harmless, effective as of the date that Buyer takes possession of the Property, for any damages, liabilities, claims, litigation, or other obligations incurred or suffered by Seller which may occur as a result of activities or occurrences at the Property, including but not limited to, any and all damages to the improvements located on or about the Property and any persons who come onto the Property, whether owners, licensees, agents, invitees, employees, contractors or trespassers.

16. **ASSIGNMENT OF CONTRACT:** Buyer shall not transfer, sell or assign their interest in this Agreement or in the Property without the written consent of Seller. In the event of an acceleration of any senior encumbrance (by reason of a transfer, sale or assignment by the Buyer of its interest in the Property) the total amount of unpaid principal and interest due

under this contract shall be immediately due and payable to Seller in order to protect the Seller against the loss of his security interest herein.

17. **CONSTRUCTION**: All words used in this agreement, including the words "Seller" and "Buyer" shall be construed to include the plural as well as the singular number and words used herein in the present tense shall include the future as well as the present, and words used in the masculine gender shall include the feminine and neuter gender.

18. **COUNTERPARTS**: This Agreement may be executed in several counterparts and all so executed shall constitute one Agreement, binding on all parties hereto, notwithstanding that all of the parties not signatory to the original or same counterpart.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement on the day and year first above written.

**SELLER:**

Capital Income and Growth Fund, LLC

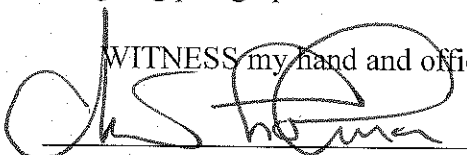
By:   
JON O. FREEMAN, Managing Member

State of California           )  
  ) ss.  
County of Santa Clara       )

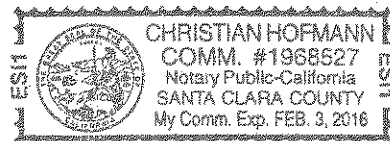
On 4/3/14 before me, Christian Hofmann, Notary Public personally appeared Jon O. Freeman who proved to me on this basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

 (Notary Seal)

Notary Public



**BUYER:**

Bobby W. Cleghorn  
Bobby W. Cleghorn

Lisa D. Euman  
Lisa D. Euman

State of WV )  
County of Wood ) ss.

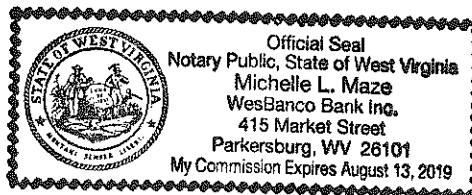
On March 24, 2014 before me, Michelle L. Maze, Notary Public personally appeared Bobby W. Cleghorn & Lisa D. Euman who proved on the basis of satisfactory evidence to be the person(s) whose names(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of WV that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Michelle L. Maze  
Notary Public

(SEAL)



## GENERAL INFORMATION

Sales Agent: Pierce  
 Purpose of Loan: ☒ Purchase ☐ Refinance  
 Financed Down: \$ 750 Mo: \$ 375  
 Taxes Mo: \$ 50 Insurance Mo: \$ 40

Subject Property: 906 Virginia Ave. Parkersburg WV 26101

Title to be held in what name? Bobby W. Cleghorn & Lisa D. Euman  
 Source of Down Pmt: checking  
 Property will be: ☒ Primary Residence  
☐ Secondary Residence ☐ Investment

### BORROWER'S INFORMATION

First Middle Last Suffix  
 Name: Bobby W. Cleghorn  
 SSN# 235-21-6787 DOB: 5/22/1982  
 Home Phone: 304-834-1698 Age: 31  
 Email: bobby\_cleghorn@yahoo.com  
 Cell Phone: 304-834-5135  
 Marital status: S #Dependants: 2  
 Present Address: 706 13th st. Parkersburg WV 26101

☐ Own ☒ Rent #Years: 1 Monthly: \$ 650  
 Landlord: Becky Phone: 304-483-1721  
 Rental Payments on time: Y ☒ N ☐  
 Can we contract landlord: Y ☒ N ☐

Former address if less than 2 years at present  
400 Parmaco Ave. Parkersburg WV 26101

☐ Own ☒ Rent #Years: 5  
 Landlord: Bill Stanley Phone: 304-985-2146  
 Rental Payments on time: (Y ☒ N ☐  
 Can we contract landlord: (Y ☒ N ☐

### Employment Information: Borrower

Company: Eddies Auto Parts Co.  
 Address: 3415 1/2 Murdoch Ave. Parkersburg

Self-Employed: ☒ Yes ☐ No  
 Years Employed: 2 Years in Industry: 2  
 Position or Title: Supervisor  
 Manager's Name: Mike B.  
 Business Phone: 304-422-6486  
 Salary: 1200.00 Net

If greater than 25% of gross monthly income comes from commission or bonus, please check here. ☐

Previous Employer (if less than 2 years at current position):

Address:

Dates of Employment (from-to):

Position or title:

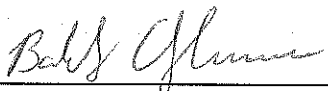
Gross monthly income:

Business Phone:

### Additional Income:

Source: \_\_\_\_\_ How Long: \_\_\_\_\_  
 Frequency: \_\_\_\_\_ Amount: \_\_\_\_\_

I authorize investigation of our credit report/credit history.



Borrower's Signature

### CO-BORROWER'S INFORMATION

First Middle Last Suffix  
 Name: Lisa D. Euman  
 SSN# 279-78-1402 DOB: 10/13/1981  
 Home Phone: 304-834-1698 Age: 31  
 Email: N/A  
 Cell Phone: 304-483-6939  
 Marital status: S #Dependants: 2  
 Present Address: Same

☐ Own ☐ Rent #Years: \_\_\_\_\_ Monthly: \$ \_\_\_\_\_  
 Landlord: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Rental Payments on time: (Y ☒ N ☐  
 Can we contract landlord: (Y ☒ N ☐

Former address if less than 2 years at present

☐ Own ☐ Rent #Years: \_\_\_\_\_  
 Landlord: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Rental Payments on time: (Y ☐ N ☐  
 Can we contract landlord: (Y ☐ N ☐

### Employment Information: Co-Borrower

Company: Sanitary Lien Services  
 Address: PO Box 869 Parkersburg WV

Self-Employed: ☐ Yes ☒ No  
 Years Employed: 4 mon Years in Industry: 4 mon  
 Position or Title: Shipping  
 Manager's Name: Kevin  
 Business Phone: 304-485-5406  
 Salary: 1000 net

If greater than 25% of gross monthly income comes from commission or bonus, please check here. ☐

Previous Employer (if less than 2 years at current position):

Mcdonalds

Address:

3131 E. 7th St. Parkersburg, West Virginia 26101

Dates of Employment (from-to): 2009 to 11/2013

Position or title: cashier

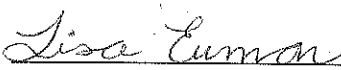
Gross monthly income: 650.00

Business Phone: (304)424-6008

### Additional Income:

Source: \_\_\_\_\_ How Long: \_\_\_\_\_  
 Frequency: \_\_\_\_\_ Amount: \_\_\_\_\_

I authorize investigation of our credit report/credit history.



Co-Borrower's Signature

**STONECREST: QUALITY CONTROL FOR LAND CONTRACTS**

Borrower's Name: Bobby W. Cleghorn & Lisa D. Euman

Property Address: 906 Virginia Ave. Parkersburg WV 26101

Salesperson: Pierce

Fannie Mae: ☐ Y ☒ N

	Completed?	Notes/Comments	Explanation Attached
Credit Verified:	✓	Score: <u>N/A (Bobby)</u> <u>Eviction 3/24/2011</u> , <u>N/A (Lisa)</u> <u>Eviction 8/2/2007</u>	✓
Income Verified: <u>Bobby Cleghorn</u> <u>Lisa Euman</u>	✓	Name: <u>Bobby</u> Income: \$ <u>1050.00</u> Name: <u>Lisa</u> Income: \$ <u>940.00</u> Total: \$ <u>1990</u> Payment: \$ <u>393.00</u> Ratio: <u>5.03:1</u> <u>420.00</u> <u>4.74:1</u>	
Qualification Recommendation: <u>sdfsadfasfa</u>	✓	YES <input checked="" type="checkbox"/> (to GC) / NO <input type="checkbox"/> (return to SP) Comments: <u>[Signature]</u>	

	Completed?	
Down Payment Verified:	✓	Date: <u>3/18/2014</u> Amount: \$ <u>250.00</u>
Buyer's Information Verification:	✓	Driver's License <input checked="" type="checkbox"/> I.D. Card <input checked="" type="checkbox"/> Chauffeur License <input type="checkbox"/> Other <input type="checkbox"/> <u>Lisa</u> <u>Bobby</u>
Emergency Contact Verification:	✓	1. <u>Joanne</u> 2. <u>Bret</u> Date: <u>3/19 hung up after pickup</u> Date: <u>3/19 left email</u> Date: _____ Date: _____ 3. <u>Mark</u> 4. <u>Mike</u> Date: <u>3/19 his co-worker</u> Date: _____ Date: _____ Date: _____
Verification Of Employment:	✓	Name: (1) <u>Connie</u> (2) <u>Kelli</u> Notes: (1) <u>Bobby full-time since October 2012</u> (2) <u>Lisa is a full-time employee</u>
Verbal Verification of Rental/ Landlord reference:	✓	Name: <u>Becky</u> Notes: <u>Made payments on time. Renting since June, 2013.</u>
60 Day Tax Look Up:	✓	\$ <u>47.70</u> Base Impound: \$ <u>5</u> /mo \$ _____ Del Taxes Tax Plan Need: Y <input type="checkbox"/> / N <input checked="" type="checkbox"/> Lookup Date: <u>3/7/14</u> Tax Plan Have: Y <input type="checkbox"/> / N <input checked="" type="checkbox"/>

Did Salesperson mention ACH/Mango option for payments? Y ☐ or N ☐

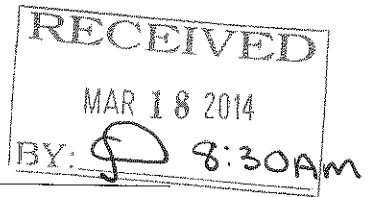
Was Buyer interested in ACH/Mango option for payments? Y ☐ or N ☐

Sales Manager to Quality Control? Date: \_\_\_\_\_ Time: \_\_\_\_\_ L/C Notes? ☐

Quality Control to Contract Preparation? Date: \_\_\_\_\_ Time: \_\_\_\_\_ L/C Notes? ☐

Contract out  
3/20/14

Land Contract Request



Date: 3/17/14

Sales Rep: Pierce

Seller: S.I.O.F ☐ Stonecrest Investments ☐

CIUF

Property Address:

906 Virginia Ave. Parkersburg WV 26101

Buyer's Information

Buyer #1 [Must match mini app]: Bobby W. Cleghorn

Buyer #2 [if applicable]: Lisa D. Euman

**Send Contract** via ☒ Mail OR ☐ E-Mail (If Buyer wants the contract sent via email, a mailing address is still required for the mailing of the final contract. This address will be used until the Buyer or Sale Person notify Stonecrest of a change.)

Mailing Address: 706 13th st. Parkersburg WV 26101

Email: \_\_\_\_\_

Buyer #1 Phone: 304-834-5135

Buyer #2 Phone: \_\_\_\_\_

Terms

☒ As Posted in L/C ☐ Modified 9 % interest rate

Starting Price: 34,507.69

Down: 16000 <sup>750.00</sup> <sup>375</sup> 250 /Month 15 Years

Deposit Received \$ 250

Deposit Still Pending \$ 500 (Payment expected by next week)

Remaining deposit coming from: checking

Impounds: \$ 40 /month for insurance \$ 50 <sup>5</sup> /month for property taxes

Delinquent taxes \$ 0 Delinquent water \$ 0 First Pmt Date: 5/1/14

Comments:



Sales price: 34,507.69

Down Payment: 750.00  
~~1,500.00~~

Delinquent Taxes: 0

Delinquent Water: 0

Financed Amt: \$ 33,757.69  
~~33,007.69~~

Monthly Pmt: \$ 375.00  
~~380.00~~

Tax Impound: \$ 5.00 Annual Tax Base: 47.70

Insurance Imp: \$ 40.00

Total Payment: \$ 395.00 420

Number of Months: 150  
~~164~~

# Loan Amortization Calculator

Almost any data field on this form may be calculated. Enter the appropriate numbers in each slot, leaving blank (or zero) the value that you wish to determine, and then click "Calculate" to update the page.

Principal

33757.69

Payments per Year

12

Annual Interest Rate

9.0000

Number of Regular Payments

150

Balloon Payment

Payment Amount

375.65

☒ Show Amortization Schedule

This loan calculator is written and maintained by Bret Whissel.  
See [Bret's Blog](#) for help, a spreadsheet, derivations, calculator news, and more information.

---

## Summary

Principal borrowed:	\$33,757.69	Annual Payments:	12
Regular Payment amount:	\$375.65	Total Payments:	150 (12.50 years)
Final Balloon Payment:	\$0.00	Annual interest rate:	9.00%
Interest-only payment:	\$253.18	Periodic interest rate:	0.7500%
*Total Repaid:	\$56,347.50	Debt Service Constant:	13.3534%
*Total Interest Paid:	\$22,589.81	*Total interest paid as a percentage of Principal:	66.918%

*\*These results are estimates which do not account for accumulated error of payments being rounded to the nearest cent. See the amortization schedule for more accurate values.*

Pmt	Principal	Interest	Cum Prin	Cum Int	Prin Bal
1	122.47	253.18	122.47	253.18	33,635.22
2	123.39	252.26	245.86	505.44	33,511.83
3	124.31	251.34	370.17	756.78	33,387.52
4	125.24	250.41	495.41	1,007.19	33,262.28
5	126.18	249.47	621.59	1,256.66	33,136.10
6	127.13	248.52	748.72	1,505.18	33,008.97
7	128.08	247.57	876.80	1,752.75	32,880.89
8	129.04	246.61	1,005.84	1,999.36	32,751.85
9	130.01	245.64	1,135.85	2,245.00	32,621.84
10	130.99	244.66	1,266.84	2,489.66	32,490.85
11	131.97	243.68	1,398.81	2,733.34	32,358.88
12	132.96	242.69	1,531.77	2,976.03	32,225.92
13	133.96	241.69	1,665.73	3,217.72	32,091.96
14	134.96	240.69	1,800.69	3,458.41	31,957.00
15	135.97	239.68	1,936.66	3,698.09	31,821.03
16	136.99	238.66	2,073.65	3,936.75	31,684.04
17	138.02	237.63	2,211.67	4,174.38	31,546.02
18	139.05	236.60	2,350.72	4,410.98	31,406.97
19	140.10	235.55	2,490.82	4,646.53	31,266.87
20	141.15	234.50	2,631.97	4,881.03	31,125.72
21	142.21	233.44	2,774.18	5,114.47	30,983.51
22	143.27	232.38	2,917.45	5,346.85	30,840.24
23	144.35	231.30	3,061.80	5,578.15	30,695.89
24	145.43	230.22	3,207.23	5,808.37	30,550.46
25	146.52	229.13	3,353.75	6,037.50	30,403.94
26	147.62	228.03	3,501.37	6,265.53	30,256.32
27	148.73	226.92	3,650.10	6,492.45	30,107.59
28	149.84	225.81	3,799.94	6,718.26	29,957.75
29	150.97	224.68	3,950.91	6,942.94	29,806.78
30	152.10	223.55	4,103.01	7,166.49	29,654.68
31	153.24	222.41	4,256.25	7,388.90	29,501.44
32	154.39	221.26	4,410.64	7,610.16	29,347.05
33	155.55	220.10	4,566.19	7,830.26	29,191.50
34	156.71	218.94	4,722.90	8,049.20	29,034.79
35	157.89	217.76	4,880.79	8,266.96	28,876.90
36	159.07	216.58	5,039.86	8,483.54	28,717.83
37	160.27	215.38	5,200.13	8,698.92	28,557.56
38	161.47	214.18	5,361.60	8,913.10	28,396.09
39	162.68	212.97	5,524.28	9,126.07	28,233.41
40	163.90	211.75	5,688.18	9,337.82	28,069.51
41	165.13	210.52	5,853.31	9,548.34	27,904.38
42	166.37	209.28	6,019.68	9,757.62	27,738.01
43	167.61	208.04	6,187.29	9,965.66	27,570.40
44	168.87	206.78	6,356.16	10,172.44	27,401.53
45	170.14	205.51	6,526.30	10,377.95	27,231.39
46	171.41	204.24	6,697.71	10,582.19	27,059.98
47	172.70	202.95	6,870.41	10,785.14	26,887.28
48	174.00	201.65	7,044.41	10,986.79	26,713.28
49	175.30	200.35	7,219.71	11,187.14	26,537.98
50	176.62	199.03	7,396.33	11,386.17	26,361.36
51	177.94	197.71	7,574.27	11,583.88	26,183.42
52	179.27	196.38	7,753.54	11,780.26	26,004.15
53	180.62	195.03	7,934.16	11,975.29	25,823.53
54	181.97	193.68	8,116.13	12,168.97	25,641.56
55	183.34	192.31	8,299.47	12,361.28	25,458.22
56	184.71	190.94	8,484.18	12,552.22	25,273.51

Pmt	Principal	Interest	Cum Prin	Cum Int	Prin Bal
57	186.10	189.55	8,670.28	12,741.77	25,087.41
58	187.49	188.16	8,857.77	12,929.93	24,899.92
59	<b>188.90</b>	<b>186.75</b>	<b>9,046.67</b>	<b>13,116.68</b>	<b>24,711.02</b>
60	190.32	185.33	9,236.99	13,302.01	24,520.70
<hr/>					
61	191.74	183.91	9,428.73	13,485.92	24,328.96
62	193.18	182.47	9,621.91	13,668.39	24,135.78
63	194.63	181.02	9,816.54	13,849.41	23,941.15
64	196.09	179.56	10,012.63	14,028.97	23,745.06
65	197.56	178.09	10,210.19	14,207.06	23,547.50
66	199.04	176.61	10,409.23	14,383.67	23,348.46
67	200.54	175.11	10,609.77	14,558.78	23,147.92
68	202.04	173.61	10,811.81	14,732.39	22,945.88
69	203.56	172.09	11,015.37	14,904.48	22,742.32
70	205.08	170.57	11,220.45	15,075.05	22,537.24
71	206.62	169.03	11,427.07	15,244.08	22,330.62
72	208.17	167.48	11,635.24	15,411.56	22,122.45
<hr/>					
73	209.73	165.92	11,844.97	15,577.48	21,912.72
74	211.30	164.35	12,056.27	15,741.83	21,701.42
75	212.89	162.76	12,269.16	15,904.59	21,488.53
76	214.49	161.16	12,483.65	16,065.75	21,274.04
77	216.09	159.56	12,699.74	16,225.31	21,057.95
78	217.72	157.93	12,917.46	16,383.24	20,840.23
79	219.35	156.30	13,136.81	16,539.54	20,620.88
80	220.99	154.66	13,357.80	16,694.20	20,399.89
81	222.65	153.00	13,580.45	16,847.20	20,177.24
82	224.32	151.33	13,804.77	16,998.53	19,952.92
83	226.00	149.65	14,030.77	17,148.18	19,726.92
84	227.70	147.95	14,258.47	17,296.13	19,499.22
<hr/>					
85	229.41	146.24	14,487.88	17,442.37	19,269.81
86	231.13	144.52	14,719.01	17,586.89	19,038.68
87	232.86	142.79	14,951.87	17,729.68	18,805.82
88	234.61	141.04	15,186.48	17,870.72	18,571.21
89	236.37	139.28	15,422.85	18,010.00	18,334.84
90	238.14	137.51	15,660.99	18,147.51	18,096.70
91	239.92	135.73	15,900.91	18,283.24	17,856.78
92	241.72	133.93	16,142.63	18,417.17	17,615.06
93	243.54	132.11	16,386.17	18,549.28	17,371.52
94	245.36	130.29	16,631.53	18,679.57	17,126.16
95	247.20	128.45	16,878.73	18,808.02	16,878.96
96	249.06	126.59	17,127.79	18,934.61	16,629.90
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97	250.93	124.72	17,378.72	19,059.33	16,378.97
98	252.81	122.84	17,631.53	19,182.17	16,126.16
99	254.70	120.95	17,886.23	19,303.12	15,871.46
100	256.61	119.04	18,142.84	19,422.16	15,614.85
101	258.54	117.11	18,401.38	19,539.27	15,356.31
102	260.48	115.17	18,661.86	19,654.44	15,095.83
103	262.43	113.22	18,924.29	19,767.66	14,833.40
104	264.40	111.25	19,188.69	19,878.91	14,569.00
105	266.38	109.27	19,455.07	19,988.18	14,302.62
106	268.38	107.27	19,723.45	20,095.45	14,034.24
107	270.39	105.26	19,993.84	20,200.71	13,763.85
108	272.42	103.23	20,266.26	20,303.94	13,491.43
<hr/>					
109	274.46	101.19	20,540.72	20,405.13	13,216.97
110	276.52	99.13	20,817.24	20,504.26	12,940.45
111	278.60	97.05	21,095.84	20,601.31	12,661.85
112	280.69	94.96	21,376.53	20,696.27	12,381.16

Pmt	Principal	Interest	Cum Prin	Cum Int	Prin Bal
113	282.79	92.86	21,659.32	20,789.13	12,098.37
114	284.91	90.74	21,944.23	20,879.87	11,813.46
115	287.05	88.60	22,231.28	20,968.47	11,526.41
116	289.20	86.45	22,520.48	21,054.92	11,237.21
117	291.37	84.28	22,811.85	21,139.20	10,945.84
118	293.56	82.09	23,105.41	21,221.29	10,652.28
119	295.76	79.89	23,401.17	21,301.18	10,356.52
120	297.98	77.67	23,699.15	21,378.85	10,058.54
<hr/>					
121	300.21	75.44	23,999.36	21,454.29	9,758.33
122	302.46	73.19	24,301.82	21,527.48	9,455.87
123	304.73	70.92	24,606.55	21,598.40	9,151.14
124	307.02	68.63	24,913.57	21,667.03	8,844.12
125	309.32	66.33	25,222.89	21,733.36	8,534.80
126	311.64	64.01	25,534.53	21,797.37	8,223.16
127	313.98	61.67	25,848.51	21,859.04	7,909.18
128	316.33	59.32	26,164.84	21,918.36	7,592.85
129	318.70	56.95	26,483.54	21,975.31	7,274.15
130	321.09	54.56	26,804.63	22,029.87	6,953.06
131	323.50	52.15	27,128.13	22,082.02	6,629.56
132	325.93	49.72	27,454.06	22,131.74	6,303.63
<hr/>					
133	328.37	47.28	27,782.43	22,179.02	5,975.26
134	330.84	44.81	28,113.27	22,223.83	5,644.42
135	333.32	42.33	28,446.59	22,266.16	5,311.10
136	335.82	39.83	28,782.41	22,305.99	4,975.28
137	338.34	37.31	29,120.75	22,343.30	4,636.94
138	340.87	34.78	29,461.62	22,378.08	4,296.07
139	343.43	32.22	29,805.05	22,410.30	3,952.64
140	346.01	29.64	30,151.06	22,439.94	3,606.63
141	348.60	27.05	30,499.66	22,466.99	3,258.03
142	351.21	24.44	30,850.87	22,491.43	2,906.82
143	353.85	21.80	31,204.72	22,513.23	2,552.97
144	356.50	19.15	31,561.22	22,532.38	2,196.47
<hr/>					
145	359.18	16.47	31,920.40	22,548.85	1,837.29
146	361.87	13.78	32,282.27	22,562.63	1,475.42
147	364.58	11.07	32,646.85	22,573.70	1,110.84
148	367.32	8.33	33,014.17	22,582.03	743.52
149	370.07	5.58	33,384.24	22,587.61	373.45
150	*373.45	2.80	33,757.69	22,590.41	0.00

\*The final payment has been adjusted to account for payments having been rounded to the nearest cent.

Joanne Euman 714-315-5135

Bret Gates 1-304-377-7055

Mark Jones 1-304-699-9028

Mike Balzano 1-304-482-1116

More Can Be  
Provided If Needed

March 17, 2014



Sanitary Linen Service, Inc. WV  
PO BOX 869  
PETERSBURG, VA 23804

**NON NEGOTIABLE**

DATE

AMOUNT

02/28/2014

\$468.44

**T DEPOSIT IN THE AMOUNT OF:**

HUNDRED SIXTY EIGHT DOLLARS and 44 CENTS

Bank Account Number

XXXXX3004

Deposit Amount

468.44

sa Dawn Euman  
06 13th Street  
arkersburg, WV 26101

**NON NEGOTIABLE**

Sanitary Linen Service, Inc. WV  
PO BOX 869  
PETERSBURG, VA 23804

**NON NEGOTIABLE**

DATE

AMOUNT

03/14/2014

\$471.16

**T DEPOSIT IN THE AMOUNT OF:**

HUNDRED SEVENTY ONE DOLLARS and 16 CENTS

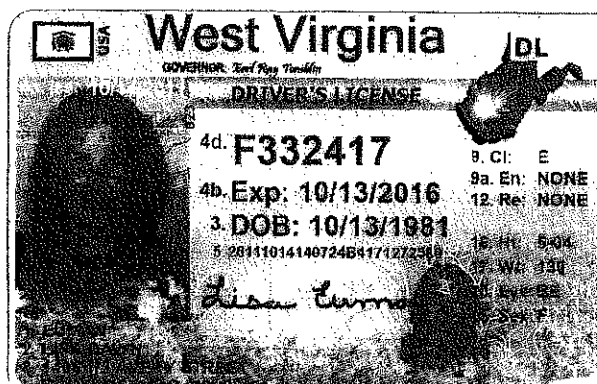
Bank Account Number

XXXXX3004

Deposit Amount

471.16

sa Dawn Euman  
6 13th Street  
arkersburg, WV 26101

**NON NEGOTIABLE**

om, 1406 1/2 Avery St., Parkersburg, WV 26101

 SSN  
 \*\*\*-\*\*-6787  
 Status (Fed/State)  
 Single/Single  
 Pay Period: 03/01/2014 - 03/07/2014

 Allowances/Extra  
 Fed-1/0/WV-1/0  
 Pay Date: 03/12/2014

Rate	Qty	Rate	Current	YTD Amount
Rate	32.00	9.25	296.00	3,578.50
Rate 1	3.45	13.87	52.01	290.68
Rate	8.00	9.25	74.00	74.00
Rate			0.00	144.00
			422.01	4,087.18

	Current	YTD Amount
ling	-37.00	-322.00
mployee	-28.17	-253.41
ree	-8.12	-59.26
	-15.00	-135.00
	-64.29	-769.67

	Current	YTD Amount
et Pay		
Bobby Cleghorn	-63.00	-693.00
ghorn, 216169	0.00	-173.40
	-63.00	-866.40
	274.72	2,451.11

s, Inc., 3415 1/2 Murdoch Avenue, Parkersburg, WV 26101

TO PARTS CO.

15422

om, 1406 1/2 Avery St., Parkersburg, WV 26101

 SSN  
 \*\*\*-\*\*-6787  
 Status (Fed/State)  
 Single/Single  
 Pay Period: 02/22/2014 - 02/28/2014

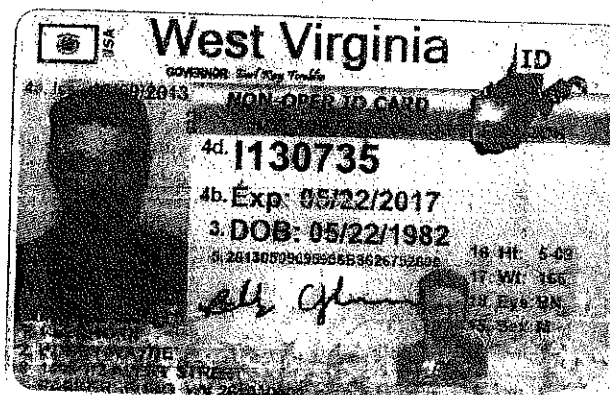
 Allowances/Extra  
 Fed-1/0/WV-1/0  
 Pay Date: 03/05/2014

Rate	Qty	Rate	Current	YTD Amount
Rate	40.00	9.25	370.00	3,282.50
Rate 1	3.15	13.87	45.08	238.67
Rate			0.00	144.00
			415.08	3,665.17

	Current	YTD Amount
ding	-36.00	-285.00
Employee	-25.73	-227.24
ryee	-6.01	-53.14
ig	-14.00	-120.00
	-81.74	-685.38

	Current	YTD Amount
et Pay		
leghorn, 216169	-17.34	-173.40
Bobby Cleghorn	-63.00	-630.00
	-80.34	-803.40
	253.00	2,176.39

ts, inc., 3415 1/2 Murdoch Avenue, Parkersburg, WV 26101





## **Christian Hofmann**

---

**From:** Pierce Golchin  
**Sent:** Wednesday, March 19, 2014 2:17 PM  
**To:** Christian Hofmann  
**Subject:** RE: (PGP) 906 Virginia Ave. (full app) CIGF

Hi Christian,

2007: She said the landlord refused to fix the leaking plumbing, so they didn't pay until they went to court then the landlord agreed to fix the plumbing and they agreed to pay the landlord.

2011: Bobby was helping his brother by agreeing to be on a lease as a co-borrower then his brother did him wrong and didn't pay the rent, so they were both sent to eviction.

Thanks,  
P.

---


**From:** Christian Hofmann  
**Sent:** Wednesday, March 19, 2014 9:12 AM  
**To:** Pierce Golchin  
**Subject:** RE: (PGP) 906 Virginia Ave. (full app) CIGF

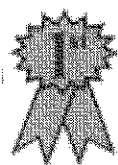
Hey Pierce,

It looks like both the applicants have an eviction on their record. Can you please obtain an explanation.

Lisa Euman 8/2/2007  
Bobby Cleghorn 3/24/2011

**Christian Hofmann**  
Document Specialist  
Stonecrest Financial  
4300 Stevens Creek Blvd., Ste. 275 | San Jose, CA 95129  
Phone: (408) 557-0700 ex. 217 | Fax: (408) 557-9757

 Please consider the environment before printing this message.



**Service 1<sup>st</sup>  
Information Systems**

## CREDIT REPORT

Service 1st Information Systems

2865 Churn Creek Rd B

Redding, CA 96002

Phone: 530-226-9610 / 877-814-1178

Fax: 530-226-9956 / 877-813-7178

FILE NUMBER	18130	REPORT DATE	03-18-2014
REPORT TO	STONECREST INCOME & OPPORTUNITY FUND I, LLC (STONE400) 4300 STEVENS CREEK BV 275 SAN JOSE, CA 95129 Phone: 408-557-0700 Fax: 408-557-9757	ORDER DATE	03-18-2014 STONECREST INCOME
		TYPE	MORTGAGE/STONECREST INCOME

### Application Information

APPLICANT	CLEGHORN, BOBBY W.	SSN	XXX-XX-6787	DOB	05-22-1982
ADDRESS(ES)	706 13TH STREET	CITY / STATE / ZIP	PARKERSBURG, WV 26101		

### Scores

**N/A - EXPERIAN/FAIR, ISAAC (VER. 2)** BOBBY CLEGHORN XXX-XX-6787  
 - THE PROFILE REPORT DOES NOT CONTAIN ANY TRADELINES THAT HAVE BEEN OPEN FOR AT LEAST SIX (6) MONTHS. (CODE 9003)

**N/A - TRANSUNION/FICO CLASSIC (04)** BOBBY CLEGHORN XXX-XX-6787  
 - FILE NOT SCORED BECAUSE SUBJECT DOES NOT HAVE SUFFICIENT CREDIT (CODE SC3)

### Credit Summary

TOTAL TRADELINES	7	30 DAYS LATE	0
CURRENTLY SATISFACTORY	0	60 DAYS LATE	0
CURRENTLY DELINQUENT	0	90 DAYS LATE	0
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	01/01/13
COLLECTION/CHR OFFS	7/0	OLDEST TRADE	12/01/98
PUBLIC RECORDS	0	INQUIRIES	2

### Credit Bureau Report

### Credit History

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
						30	60	90+			
AMER AGNCIES 2724886	11/01/11	09/01/12 07-2011	\$638	\$638	\$638	--	--	--	COLL 001 \$0	COLLECTION XP/TU/EF	B
<b>Remarks:</b> PLACED FOR COLLECTION; ORIGINAL CREDITOR: 08 WESBANCO											
PORTFOLIO RECOVERY ASS ALLEG-66017048010195	12/01/11 25	03/01/14 08-2007	\$502	\$502	\$502	0	0	0	OPEN 001 \$502	COLLECTION XP/TU/EF	B
<b>Remarks:</b> FACTORING COMPANY; ORIGINAL CREDITOR: ALLEGHENY POWER											
VANGUARD FINANCIAL SER 1095413	02/01/11 44	02/01/14	\$420	\$420	\$420	0	0	0	COLL UNK \$0	COLLECTION XP/TU	B
<b>Remarks:</b> ORIGINAL CREDITOR: BEST PRACTICES OF WV											
VANGUARD FINANCIAL SER 1424028	01/01/13 20	02/01/14	\$326	\$326	\$326	0	0	0	COLL UNK \$0	COLLECTION XP/TU	B
<b>Remarks:</b> ORIGINAL CREDITOR: BEST PRACTICES OF WV											

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE	PRESENT STATUS	E C O A	
		DLA				30	60	90+	TERMS			
VANGUARD FINANCIAL SER 1295935	07/01/12 26	02/01/14		\$303	\$303	\$303	0	0	0	COLL UNK \$0	COLLECTION XP/TU	B
Remarks: ORIGINAL CREDITOR: BEST PRACTICES OF WV												
VANGUARD FINANCIAL SER 1298047	07/01/12 32	02/01/14		\$104	\$104	\$104	0	0	0	COLL UNK \$0	COLLECTION XP/TU	B
Remarks: ORIGINAL CREDITOR: MEDICAL PAYMENT DATA												
WV BUREAU OF CHILD SUP 216169	12/01/98 2	02/01/14		\$0	\$0	\$0	0	0	0	INST 001 \$0	PAID COLL XP	B

ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER

#### Public Records

NO PUBLIC RECORDS DEVELOPED

#### Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
CCB/BML	ALL	03/17/14	TU/EF		
CCB/BML	ALL	01/02/14	TU/EF		

#### Repository Remarks

NO REPOSITORY REMARKS DEVELOPED

#### Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	EQUIFAX	03/18/14 05:17:09 PM	RECORD FOUND
APPLICANT	EXPERIAN	03/18/14 05:17:09 PM	RECORD FOUND
APPLICANT	TRANSUNION	03/18/14 05:17:10 PM	RECORD FOUND

#### Variations

#### Personal Information Comparison

APPLICANT	NAME	SOC SEC	DOB	AKA
APPLICANT	CLEGHORN, BOBBY W	XXX-XX-6787	05/22/1982	
XP/TU/EF	CLEGHORN, BOBBY W	MATCH	05/22/82	BOBBY W CLEGHORN 235216787 DOB: N/A
		MATCH		BOBBY Y CLEIGHORN 235216787 DOB: N/A
		MATCH		BOBBY W CLEGHORN DOB: 05/22/82
		MATCH		BOBBY W CLEGHORN

#### Address Comparison

	ADDRESS	REPORTED
	706 13TH STREET PARKERSBURG, WV 26101	03/18/14
APPLICANT	XP 1212 STEPHENS ST , PARKERSBURG, WV 26101	01-2003
APPLICANT	XP 400 PARMACO ST , PARKERSBURG, WV 26101	03-2002
APPLICANT	XP 706 13TH ST , PARKERSBURG, WV 26101	10-2013
APPLICANT	TU 400 PARMACO ST , PARKERSBURG, WV 26101	06-2001
APPLICANT	TU 706 13TH ST , PARKERSBURG, WV 26101	08-2013
APPLICANT	TU 2311 PIKE ST , PARKERSBURG, WV 26101	
APPLICANT	EF 706 13TH ST , PARKERSBURG, WV 26101	03-2014
APPLICANT	EF 400 PARMACO ST , PARKERSBURG, WV 26101	04-2012
APPLICANT	EF 1014 15TH ST APT A , PARKERSBURG, WV 26101	06-2013

#### Employment Comparison

COMPANY

POSITION

REPORTED

## NO EMPLOYERS DEVELOPED

## Repository Referral

Experian	TransUnion Consumer Relations	Equifax Credit Information Services
P.O. Box 2002	www.transunion.com/myoptions	P.O. Box 740241
Allen, TX 75013	2 Baldwin Place	Atlanta, GA
888-397-3742	P.O. Box 1000	800-685-1111
	Chester, PA 19022	
	800-888-4213	

## Financial Summary

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION	
MORTGAGE	0	\$0	\$0	\$0	0%	PROPOSED RENT
INSTALLMENT	1	\$0	\$0	\$0	0%	STATED MONTHLY INCOME
OPEN	1	\$502	\$502	\$502	21%	INCOME TO RENT RATIO
REVOLVING	0	\$0	\$0	\$0	0%	INCOME TO DEBT RATIO
OTHER	5	\$0	\$1791	\$1791	78%	INCOME TO DEBT INCL. RENT RATIO
	7	\$502	\$2293	\$2293	100%	

Warning; Use careful judgment the past due column of this financial summary may possibly combine amounts of an original creditor with amounts from a collection agency collecting for the original creditor. A single debt could be included as a trade amount and with the collection agency. In a few cases, this single debt can appear as a judgment in the public records section, as well.

## Source Information

## Creditors

CREDITOR	SUB CODE	ADDRESS	PHONE
NO CREDITORS DEVELOPED			

## Comments

\*\*\* End of Credit Report \*\*\*

## Credit

## California Disclaimer

Pursuant to California Civil Code 1786.29 the following disclaimer is made. The accuracy or truthfulness of this report cannot be guaranteed as to the subject of the investigation, only that it was accurately copied from public records. Information generated as a result of identity theft, including evidence of criminal activity, may be inaccurately associated with the subject of this report. The Subject of this report may review all files in relation to this report, maintained by Service 1st Information Systems with a proper request and identification. Service 1st Information Systems may charge a fee of no more than \$8 for making such disclosures, except that Service 1st Information Systems will not charge a fee if you (1) certify that you are unemployed and state your intention to apply for a job within 60 days of the certification, (2) are a recipient of public welfare assistance, or (3) have reason to believe that the file of Service 1st Information Systems on you contains inaccurate information due to fraud.

De acuerdo al Código Civil 1786.29, la siguiente renuncia a responsabilidades es hecha. La exactitud o apego a la verdad de este informe, no puede ser garantizado como el sujeto de la investigación, solo que éste fue copiado con exactitud de los archivos públicos. La información generada como resultados de robo de identidad, incluyendo evidencia de actividad criminal, puede ser asociada de manera inexacta con el sujeto de este informe. El sujeto de este informe, puede revisar todos los archivos relacionados con este informe, custodiados por Service 1st Information Systems con una requisición adecuada e identificación. Service 1st Information Systems puede hacer el cargo por no más de \$8 dólares Americanos por mostrar dichos archivos, excepto que Service 1st Information Systems no cobrará una cuota si tu (1) certificas

que eres desempleado y demuestras tus intenciones de solicitar trabajo dentro de 60 días de la certificación, (2) eres acreedor a ayuda pública "welfare", o (3) tienes razón para creer que Service 1st Information Systems el informe sobre ti contiene información inexacta como resultado de fraude.

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### Investigative

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#### InstaEviction Single State Search

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RESULTS	<b>Records Found</b>		
NAME SEARCHED	CLEGHORN, BOBBY W.	SEARCH DATE	03-18-2014 6:31 PM MDT
JURISDICTION	WEST VIRGINIA	SEARCH SCOPE	

#### DENISE THOMPSON VS CLEGHORN, BOBBY

##### Defendant Information:

Full Name:	CLEGHORN, BOBBY
Address Line 1:	2311 PIKE ST #13
City, State Zip:	PARKERSBURG, WV 26101

##### Plaintiff Information:

Full Name:	DENISE THOMPSON
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##### Judgment Information:

Case Number:	11C356
File Date:	2011-03-24
Unique Id:	MP48661181
Result Code:	14
Result Desc:	Forcible Entry/Detainer
Judgement Amount:	\$0
Court Name:	WOOD MAGISTRATE COURT

NOTICE: The search you have selected is of eviction database(s). The database(s) does not contain 100% coverage of all eviction records in all jurisdictions and/or sources. Further, records available for inclusion in the database(s) vary from time to time. We cannot guarantee that any or all records regarding the subject of the search will be in the database(s) at the time of the search. Coverage details are available upon request from Service 1st Information Systems.

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#### Disclaimer

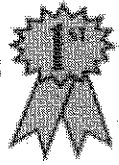
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This report is furnished to you pursuant to the Agreement for Service between the parties and in compliance with the Fair Credit Reporting Act. This report is furnished based upon your certification that you have a permissible purpose to obtain the report. The information contained herein was obtained in good faith from sources deemed reliable, but the completeness or accuracy is not guaranteed.

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\*\*\* End Of Report \*\*\*

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**Service 1<sup>st</sup>  
Information Systems**

## CREDIT REPORT

Service 1st Information Systems

2865 Churn Creek Rd B

Redding, CA 96002

Phone: 530-226-9610 / 877-814-1178

Fax: 530-226-9956 / 877-813-7178

FILE NUMBER	18131	REPORT DATE	03-18-2014
REPORT TO	STONECREST INCOME & OPPORTUNITY FUND I, LLC (STONE400) 4300 STEVENS CREEK BV 275 SAN JOSE, CA 95129 Phone: 408-557-0700 Fax: 408-557-9757	ORDER DATE	03-18-2014
		TYPE	STONECREST INCOME MORTGAGE/STONECREST INCOME

### Application Information

APPLICANT	EUMAN, LISA D.	SSN	XXX-XX-1402	DOB	10-13-1981
ADDRESS(ES)	706 13TH STREET	CITY/STATE/ZIP	PARKERSBURG, WV 26101		

### Scores

**N/A - EXPERIAN/FAIR, ISAAC (VER. 2)** LISA EUMAN XXX-XX-1402  
 - THE PROFILE REPORT DOES NOT CONTAIN ANY TRADELINE WHICH SATISFIES BOTH OF THE FOLLOWING:  
 STATUS DATE WITHIN THE LAST SIX (6) MONTHS OR A BALANCE WITHIN THE LAST SIX (6) MONTHS. DOES  
 NOT CONTAIN DISPUTED INFORMATION. (CODE 9002)

**N/A - TRANSUNION/FICO CLASSIC (04)** LISA EUMAN XXX-XX-1402  
 - FILE NOT SCORED BECAUSE SUBJECT DOES NOT HAVE SUFFICIENT CREDIT (CODE SC3)

### Credit Summary

TOTAL TRADELINES	5	30 DAYS LATE	2
CURRENTLY SATISFACTORY	0	60 DAYS LATE	2
CURRENTLY DELINQUENT	0	90 DAYS LATE	2
PREVIOUSLY DELINQUENT	0	NEWEST TRADE	07/01/13
COLLECTION/CHR OFFS	3/2	OLDEST TRADE	08/01/07
PUBLIC RECORDS	0	INQUIRIES	5

### Credit Bureau Report

### Credit History

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
						30	60	90+			
FRONTIER COMMUNICATION 30448500810426104	04/01/10 16	06/01/11 05-2010	\$573	\$458	\$458	1	1	12	INST 001 \$14	CHARGE OFF XP/EF	B
<b>Late Dates:</b> 5/11-150+, 4/11-150+, 3/11-150+, 2/11-150+, 1/11-150+, 12/10-150+, 11/10-120, 10/10-150+, 9/10-150+, 8/10-150+, 7/10-150+, 6/10-90, 5/10-60, 4/10-30 <b>Remarks:</b> UTILITY COMPANY											
CRD PRT ASSO 1413035548	08/01/07	01/01/08	\$241	\$241	\$241	--	--	--	COLL \$0	COLLECTION TU	B
<b>Remarks:</b> PLACED FOR COLLECTION; ORIGINAL CREDITOR: SUDDENLINK COMMUNICATIONS											
FRONTIER COMMUNICATION 30402218420225104	02/01/10 11	02/01/11 10-2010	\$207	\$107	\$107	1	1	7	INST 001 \$10	CHARGE OFF XP/EF	B
<b>Late Dates:</b> 1/11-150+, 12/10-150+, 11/10-150+, 10/10-150+, 9/10-150+, 8/10-150+, 7/10-90, 6/10-60, 5/10-30 <b>Remarks:</b> UTILITY COMPANY											

CREDITOR	OPENING DATE MONTHS REVIEWED	REPORTED DATE DLA	HIGH CREDIT	BALANCE	PAST DUE AMOUNT	HISTORICAL TIMES PAST DUE			TYPE TERMS	PRESENT STATUS	E C O A
						30	60	90+			
CREDIT COLL 48344720	07/01/13	02/01/14	\$97	\$97	\$97	--	--	--	COLL \$0	COLLECTION TU	B
<b>Remarks:</b> PLACED FOR COLLECTION; ORIGINAL CREDITOR: 06 VICTORIA FIRE CASUALTY											
CREDIT COLL 42676110	11/01/11	02/01/14	\$61	\$61	\$61	--	--	--	COLL \$0	COLLECTION TU	B
<b>Remarks:</b> PLACED FOR COLLECTION; ORIGINAL CREDITOR: 06 TITAN INDEMNITY COMPANY											

ECOA KEY: B = BORROWER; C = CO-BORROWER; S = SHARED; J = JOINT; U = UNDESIGNATED; A = AUTHORIZED USER

#### Public Records

NO PUBLIC RECORDS DEVELOPED

#### Prior Inquiries

CREDITOR	INQUIRY TYPE	DATE	SRC	KIND OF BUSINESS	ECOA
SPRINT PCS	ALL	10/31/13	XP		
AT&T SRVS	ALL	10/31/13	EF		
SPRNTNXTL	ALL	10/31/13	EF		
FHUT/WEBBK	ALL	08/20/13	EF		
NTELOS	ALL	12/31/12	EF		

#### Repository Remarks

NO REPOSITORY REMARKS DEVELOPED

#### Submission Results

APPLICANT	BUREAU	DATE	RESULT
APPLICANT	EQUIFAX	03/18/14 05:18:03 PM	RECORD FOUND
APPLICANT	EXPERIAN	03/18/14 05:18:03 PM	RECORD FOUND
APPLICANT	TRANSUNION	03/18/14 05:18:03 PM	RECORD FOUND

#### Variations

#### Personal Information Comparison

	NAME	SOC SEC	DOB	AKA
APPLICANT	EUMAN, LISA D.	XXX-XX-1402	10/13/1981	
XP/TU/EF	EUMAN, LISA D	MATCH	10/13/81	LISA EUMAN 279781402 DOB:
		MATCH		10/13/81
		MISMATCH		LISA B EUMAN 279781402 DOB: N/A
		MISMATCH		LISA B EUMAN
		MISMATCH		EUNAM, LISA
		MATCH		DOB: 10/13/81
		MATCH		LISA EUMAN DOB: 10/13/81

SOCIAL SECURITY FRAUD SEARCH

EUMAN, LISA D

XP ADDRESS DISCREPANCY: THERE IS A DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE

TU TRANSUNION ID MISMATCH ALERT: CURRENT ADDRESS MISMATCH. INPUT DOES NOT MATCH FILE.

EF ADDRESS DISCREPANCY: THERE IS A SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE

#### Address Comparison

	ADDRESS	REPORTED
	706 13TH STREET PARKERSBURG, WV 26101	03/18/14
APPLICANT	XP 1216 STEPHENS ST , PARKERSBURG, WV 26101	03-2005
APPLICANT	XP 1812 CAMERON AVE , PARKERSBURG, WV 26101	04-2001
APPLICANT	XP 1212 STEPHENS ST , PARKERSBURG, WV 26101	02-2003
APPLICANT	TU 21526 ST RTE 550 , BARTLETT, OH 45713	09-2005
APPLICANT	TU 2311 PIKE ST 6, PARKERSBURG, WV 26101	11-2008
APPLICANT	TU 1216 STEPHENS ST , PARKERSBURG, WV 26101	
APPLICANT	EF 1812 CAMERON AVE , PARKERSBURG, WV 26101	02-2013

APPLICANT	EF	1216 STEPHENS ST , PARKERSBURG, WV 26101	11-2010
APPLICANT	EF	1216 SWANN ST #12 , PARKERSBURG, WV 26101	02-2012

**Employment Comparison**

APPLICANT	TU	COMPANY HOMEMAKER	POSITION HOMEMAKER	REPORTED
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**Repository Referral**

Experian	TransUnion Consumer Relations	Equifax Credit Information Services
P.O. Box 2002	www.transunion.com/myoptions	P.O. Box 740241
Allen, TX 75013	2 Baldwin Place	Atlanta, GA
888-397-3742	P.O. Box 1000	800-685-1111
	Chester, PA 19022	
	800-888-4213	

**Financial Summary**

	#	PAYMENT	TTL BALANCE	PAST DUE	UTILIZATION	
MORTGAGE	0	\$0	\$0	\$0	0%	PROPOSED RENT
INSTALLMENT	2	\$24	\$565	\$565	47%	STATED MONTHLY INCOME
OPEN	0	\$0	\$0	\$0	0%	INCOME TO RENT RATIO
REVOLVING	0	\$0	\$0	\$0	0%	INCOME TO DEBT RATIO
OTHER	3	\$0	\$399	\$399	33%	INCOME TO DEBT INCL. RENT RATIO
	5	\$24	\$964	\$964	81%	

Warning; Use careful judgment the past due column of this financial summary may possibly combine amounts of an original creditor with amounts from a collection agency collecting for the original creditor. A single debt could be included as a trade amount and with the collection agency. In a few cases, this single debt can appear as a judgment in the public records section, as well.

**Source Information****Creditors**

CREDITOR	SUB CODE	ADDRESS	PHONE
NO CREDITORS DEVELOPED			

**Comments**

\*\*\* End of Credit Report \*\*\*

**Credit****California Disclaimer**

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**Information Systems con una requisición adecuada e identificación. Service 1st Information Systems puede hacer el cargo por no más de \$8 dólares Americanos por mostrar dichos archivos, excepto que Service 1st Information Systems no cobrará una cuota si tu (1) certificas que eres desempleado y demuestras tus intenciones de solicitar trabajo dentro de 60 días de la certificación, (2) eres acreedor a ayuda pública "welfare", o (3) tienes razón para creer que Service 1st Information Systems el informe sobre ti contiene información inexacta como resultado de fraude.**

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Investigative

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InstaEviction Single State Search

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## RESULTS

NAME SEARCHED

**Records Found**

EUMAN, LISA D.

SEARCH DATE

03-18-2014 6:31 PM MDT

JURISDICTION

WEST VIRGINIA

SEARCH SCOPE

**LANA LAW VS EUMAN, LISA****Defendant Information:**

Full Name: EUMAN, LISA  
 Address Line 1: 647 WOOD ST #7  
 City, State Zip: PARKERSBURG, WV 26101

**Plaintiff Information:**

Full Name: LANA LAW

**Judgment Information:**

Case Number: 07C1597  
 File Date: 2007-08-02  
 Unique Id: MM52229861  
 Result Code: 14  
 Result Desc: Forcible Entry/Detainer  
 Judgement Amount: \$0  
 Court Name: WOOD MAGISTRATE COURT

NOTICE: The search you have selected is of eviction database(s). The database(s) does not contain 100% coverage of all eviction records in all jurisdictions and/or sources. Further, records available for inclusion in the database(s) vary from time to time. We cannot guarantee that any or all records regarding the subject of the search will be in the database(s) at the time of the search. Coverage details are available upon request from Service 1st Information Systems.

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Disclaimer

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\*\*\* End Of Report \*\*\*

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## GENERAL INFORMATION

Sales Agent: Pierce  
 Purpose of Loan: ☒ Purchase ☐ Refinance  
 Financed Down: \$ 750 Mo: \$ 375  
 Taxes Mo: \$ 50 Insurance Mo: \$ 40

Subject Property: 906 Virginia Ave. Parkersburg WV 26101

Title to be held in what name? Bobby W. Cleghorn & Lisa D. Euman  
 Source of Down Pmt: checking  
 Property will be: ☒ Primary Residence  
☐ Secondary Residence ☐ Investment

### BORROWER'S INFORMATION

First Middle Last Suffix  
 Name: Bobby W. Cleghorn  
 SSN# 235-21-6787 DOB: 5/22/1982  
 Home Phone: 304-834-1698 Age: 31  
 Email: bobby\_cleghorn@yahoo.com  
 Cell Phone: 304-834-5135  
 Marital status: S #Dependants: 2  
 Present Address: 706 13th st. Parkersburg WV 26101

☐ Own ☒ Rent #Years: 1 Monthly: \$ 650  
 Landlord: Becky Phone: 304-483-1721  
 Rental Payments on time: Y ☒ N ☐  
 Can we contract landlord: Y ☒ N ☐

Former address if less than 2 years at present  
400 Parmaco Ave. Parkersburg WV 26101

☐ Own ☒ Rent #Years: 5  
 Landlord: Bill Stanley Phone: 304-985-2146  
 Rental Payments on time: (Y ☒ N ☐  
 Can we contract landlord: (Y ☒ N ☐

### Employment Information: Borrower

Company: Eddies Auto Parts Co.  
 Address: 3415 1/2 Murdoch Ave. Parkersburg

Self-Employed: ☒ Yes ☐ No  
 Years Employed: 2 Years in Industry: 2  
 Position or Title: Supervisor  
 Manager's Name: Mike B.  
 Business Phone: 304-422-6486  
 Salary: 1200.00 Net

If greater than 25% of gross monthly income comes from commission or bonus, please check here. ☐

Previous Employer (if less than 2 years at current position):

Address:

Dates of Employment (from-to):

Position or title:

Gross monthly income:

Business Phone:

### Additional Income:

Source: \_\_\_\_\_ How Long: \_\_\_\_\_  
 Frequency: \_\_\_\_\_ Amount: \_\_\_\_\_

I authorize investigation of our credit report/credit history.

Borrower's Signature

### CO-BORROWER'S INFORMATION

First Middle Last Suffix  
 Name: Lisa D. Euman  
 SSN# 279-78-1402 DOB: 10/13/1981  
 Home Phone: 304-834-1698 Age: 31  
 Email: N/A  
 Cell Phone: 304-483-6939  
 Marital status: S #Dependants: 2  
 Present Address: Same

☐ Own ☐ Rent #Years: \_\_\_\_\_ Monthly: \$ \_\_\_\_\_  
 Landlord: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Rental Payments on time: (Y ☒ N ☐  
 Can we contract landlord: (Y ☒ N ☐

Former address if less than 2 years at present

☐ Own ☐ Rent #Years: \_\_\_\_\_  
 Landlord: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Rental Payments on time: (Y ☐ N ☐  
 Can we contract landlord: (Y ☐ N ☐

### Employment Information: Co-Borrower

Company: Sanitary Lienen Services  
 Address: PO Box 869 Parkersburg WV

Self-Employed: ☐ Yes ☒ No  
 Years Employed: 4 mon Years in Industry: 4 mon  
 Position or Title: Shipping  
 Manager's Name: Kevin  
 Business Phone: 304-485-5406  
 Salary: 1000 net

If greater than 25% of gross monthly income comes from commission or bonus, please check here. ☐

Previous Employer (if less than 2 years at current position):

Modonals

Address:

3131 E. 7th St. Parkersburg, West Virginia 26101

Dates of Employment (from-to): 2009 to 11/2013

Position or title: cashier

Gross monthly income: 650.00

Business Phone: (304)424-6008

### Additional Income:

Source: \_\_\_\_\_ How Long: \_\_\_\_\_  
 Frequency: \_\_\_\_\_ Amount: \_\_\_\_\_

I authorize investigation of our credit report/credit history.

Co-Borrower's Signature

STEP 1: CHOOSE YOUR NEW PAYMENT OPTION:

- ☐ Option 1 (mango prepaid card):
- ☒ Option 2 (existing bank account/card):

Name for Account: Lisa D. Euman

Social Security #: \_\_\_\_\_

Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_

Residential Street Address (no PO Boxes):

Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Mailing Address (if different):

Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

U.S. Citizen? ☐ Yes ☐ No

If No, country of citizenship: \_\_\_\_\_

Email Address: \_\_\_\_\_

Existing Bank Account:

Bank Name: \_\_\_\_\_ Branch Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Account Number: \_\_\_\_\_ Routing Number: \_\_\_\_\_

Type of Account (Circle one): ☐ Checking ☒ Savings

Existing Bank Account:

Name on Account: Lisa D. Euman

Card Number: 5103-7100-0114-6934

Expiration Date: 10 / 20 / 15

Security Code: 933

How would you like to receive your receipt: ☐ Email (see above) ☐ Mailing Address ☐ Residential Address

STEP 2: CHOOSE WHEN YOU WANT YOUR PAYMENT TO BE PROCESSED

I would like to make my payment (select one): ☐ Monthly on the First (1<sup>st</sup>) ☐ Monthly on the Third (3<sup>rd</sup>) ☐ Monthly on the Seventh (7<sup>th</sup>)

☒ Other: Monthly on the 2nd

☐ NONE - I will call in my payment

\*please note: payment will incur a late fee if not paid by the 10<sup>th</sup> of the month

By signing this document, I authorize Inter National Bank to verify all information provided. If, option 1 was selected, I understand that this information will be used in conjunction with Rêv North America's products and services that I request now and in the future. I certify that the information provided is true and correct to the best of my knowledge and belief.

In addition to the above, I, Lisa D. Euman hereby authorize Stonecrest to use the information provided in my application (including DOB, SSN, and mailing address) to obtain a pre-paid card for payments under the terms of my contract or note with Stonecrest. The reloadable, prepaid card obtained shall be sent directly from the distributor (Rev America/Mango Card) to the buyer. \*Please see additional documents included for more information on Mango Money details and fees

I (we) hereby authorize Stonecrest Income & Opportunity Fund I, hereinafter called COMPANY, to initiate debit entries to my (our) account indicated above at the depository financial institution named above, hereafter called DEPOSITORY and to debit the same to such account. I (we) Acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law. This authorization is to remain in full force and effect until COMPANY has received written notification from me (or either of us) of its termination in such time and in such a manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

Signature X: \_\_\_\_\_

Date: \_\_\_\_\_