

Amortization Schedule

August 12, 2010 9:20 am

This loan amortization schedule has been provided using information supplied by the customer. The information herein is believed to be accurate, but warranty thereof is neither expressed nor implied.

Loan Number:
Loan Amount: 55,900.00
Lender:
Borrower: Addie I. Fox
Prepared By: Candace Clabo

Pmt No.	Payment Date	Interest Rate	Payment Amount	Principal Payment	Interest Payment	Remaining Balance
47	07/01/2014	4.7500	291.60	84.34	207.26	52,274.92
48	08/01/2014	4.7500	291.60	84.68	206.92	52,190.24
49	09/01/2014	4.7500	291.60	85.01	206.59	52,105.23
50	10/01/2014	4.7500	291.60	85.35	206.25	52,019.88
51	11/01/2014	4.7500	291.60	85.69	205.91	51,934.19
52	12/01/2014	4.7500	291.60	86.03	205.57	51,848.16
2014 Total:			3,499.20	1,010.22	2,488.98	51,848.16
53	01/01/2015	4.7500	291.60	86.37	205.23	51,761.79
54	02/01/2015	4.7500	291.60	86.71	204.89	51,675.08
55	03/01/2015	4.7500	291.60	87.05	204.55	51,588.03
56	04/01/2015	4.7500	291.60	87.40	204.20	51,500.63
57	05/01/2015	4.7500	291.60	87.74	203.86	51,412.89
58	06/01/2015	4.7500	291.60	88.09	203.51	51,324.80
59	07/01/2015	4.7500	291.60	88.44	203.16	51,236.36
60	08/01/2015	4.7500	291.60	88.79	202.81	51,147.57
61	09/01/2015	4.7500	291.60	89.14	202.46	51,058.43
62	10/01/2015	4.7500	291.60	89.49	202.11	50,968.94
63	11/01/2015	4.7500	291.60	89.85	201.75	50,879.09
64	12/01/2015	4.7500	291.60	90.20	201.40	50,788.89
2015 Total:			3,499.20	1,059.27	2,439.93	50,788.89
65	01/01/2016	4.7500	291.60	90.56	201.04	50,698.33
66	02/01/2016	4.7500	291.60	90.92	200.68	50,607.41
67	03/01/2016	4.7500	291.60	91.28	200.32	50,516.13
68	04/01/2016	4.7500	291.60	91.64	199.96	50,424.49
69	05/01/2016	4.7500	291.60	92.00	199.60	50,332.49
70	06/01/2016	4.7500	291.60	92.37	199.23	50,240.12
71	07/01/2016	4.7500	291.60	92.73	198.87	50,147.39
72	08/01/2016	4.7500	291.60	93.10	198.50	50,054.29
73	09/01/2016	4.7500	291.60	93.47	198.13	49,960.82
74	10/01/2016	4.7500	291.60	93.84	197.76	49,866.98
75	11/01/2016	4.7500	291.60	94.21	197.39	49,772.77
76	12/01/2016	4.7500	291.60	94.58	197.02	49,678.19
2016 Total:			3,499.20	1,110.70	2,388.50	49,678.19
77	01/01/2017	4.7500	291.60	94.96	196.64	49,583.23
78	02/01/2017	4.7500	291.60	95.33	196.27	49,487.90
79	03/01/2017	4.7500	291.60	95.71	195.89	49,392.19
80	04/01/2017	4.7500	291.60	96.09	195.51	49,296.10
81	05/01/2017	4.7500	291.60	96.47	195.13	49,199.63
82	06/01/2017	4.7500	291.60	96.85	194.75	49,102.78
83	07/01/2017	4.7500	291.60	97.23	194.37	49,005.55
84	08/01/2017	4.7500	291.60	97.62	193.98	48,907.93
85	09/01/2017	4.7500	291.60	98.01	193.59	48,809.92
86	10/01/2017	4.7500	291.60	98.39	193.21	48,711.53
87	11/01/2017	4.7500	291.60	98.78	192.82	48,612.75
88	12/01/2017	4.7500	291.60	99.17	192.43	48,513.58
2017 Total:			3,499.20	1,164.61	2,334.59	48,513.58
89	01/01/2018	4.7500	291.60	99.57	192.03	48,414.01
90	02/01/2018	4.7500	291.60	99.96	191.64	48,314.05
91	03/01/2018	4.7500	291.60	100.36	191.24	48,213.69
92	04/01/2018	4.7500	291.60	100.75	190.85	48,112.94

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51,240.00

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Loan Amount: 55,900.00

Lender:

Borrower: Addie I. Fox

Prepared By: Candace Clabo

<u>Pmt No.</u>	<u>Payment Date</u>	<u>Interest Rate</u>	<u>Payment Amount</u>	<u>Principal Payment</u>	<u>Interest Payment</u>	<u>Remaining Balance</u>
139	03/01/2022	4.7500	291.60	121.31	170.29	42,899.11
140	04/01/2022	4.7500	291.60	121.79	169.81	42,777.32
141	05/01/2022	4.7500	291.60	122.27	169.33	42,655.05
142	06/01/2022	4.7500	291.60	122.76	168.84	42,532.29
143	07/01/2022	4.7500	291.60	123.24	168.36	42,409.05
144	08/01/2022	4.7500	291.60	123.73	167.87	42,285.32
145	09/01/2022	4.7500	291.60	124.22	167.38	42,161.10
146	10/01/2022	4.7500	291.60	124.71	166.89	42,036.39
147	11/01/2022	4.7500	291.60	125.21	166.39	41,911.18
148	12/01/2022	4.7500	291.60	125.70	165.90	41,785.48
2022 Total:			3,499.20	1,476.13	2,023.07	41,785.48
149	01/01/2023	4.7500	291.60	126.20	165.40	41,659.28
150	02/01/2023	4.7500	291.60	126.70	164.90	41,532.58
151	03/01/2023	4.7500	291.60	127.20	164.40	41,405.38
152	04/01/2023	4.7500	291.60	127.70	163.90	41,277.68
153	05/01/2023	4.7500	291.60	128.21	163.39	41,149.47
154	06/01/2023	4.7500	291.60	128.72	162.88	41,020.75
155	07/01/2023	4.7500	291.60	129.23	162.37	40,891.52
156	08/01/2023	4.7500	291.60	129.74	161.86	40,761.78
157	09/01/2023	4.7500	291.60	130.25	161.35	40,631.53
158	10/01/2023	4.7500	291.60	130.77	160.83	40,500.76
159	11/01/2023	4.7500	291.60	131.28	160.32	40,369.48
160	12/01/2023	4.7500	291.60	131.80	159.80	40,237.68
2023 Total:			3,499.20	1,547.80	1,951.40	40,237.68
161	01/01/2024	4.7500	291.60	132.33	159.27	40,105.35
162	02/01/2024	4.7500	291.60	132.85	158.75	39,972.50
163	03/01/2024	4.7500	291.60	133.38	158.22	39,839.12
164	04/01/2024	4.7500	291.60	133.90	157.70	39,705.22
165	05/01/2024	4.7500	291.60	134.43	157.17	39,570.79
166	06/01/2024	4.7500	291.60	134.97	156.63	39,435.82
167	07/01/2024	4.7500	291.60	135.50	156.10	39,300.32
168	08/01/2024	4.7500	291.60	136.04	155.56	39,164.28
169	09/01/2024	4.7500	291.60	136.57	155.03	39,027.71
170	10/01/2024	4.7500	291.60	137.12	154.48	38,890.59
171	11/01/2024	4.7500	291.60	137.66	153.94	38,752.93
172	12/01/2024	4.7500	291.60	138.20	153.40	38,614.73
2024 Total:			3,499.20	1,622.95	1,876.25	38,614.73
173	01/01/2025	4.7500	291.60	138.75	152.85	38,475.98
174	02/01/2025	4.7500	291.60	139.30	152.30	38,336.68
175	03/01/2025	4.7500	291.60	139.85	151.75	38,196.83
176	04/01/2025	4.7500	291.60	140.40	151.20	38,056.43
177	05/01/2025	4.7500	291.60	140.96	150.64	37,915.47
178	06/01/2025	4.7500	291.60	141.52	150.08	37,773.95
179	07/01/2025	4.7500	291.60	142.08	149.52	37,631.87
180	08/01/2025	4.7500	291.60	142.64	148.96	37,489.23
181	09/01/2025	4.7500	291.60	143.21	148.39	37,346.02
182	10/01/2025	4.7500	291.60	143.77	147.83	37,202.25
183	11/01/2025	4.7500	291.60	144.34	147.26	37,057.91
184	12/01/2025	4.7500	291.60	144.91	146.69	36,913.00
2025 Total:			3,499.20	1,701.73	1,797.47	36,913.00

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 Loan Amount: 55,900.00
 Lender:
 Borrower: Addie I. Fox
 Prepared By: Candace Clabo

<u>Pmt No.</u>	<u>Payment Date</u>	<u>Interest Rate</u>	<u>Payment Amount</u>	<u>Principal Payment</u>	<u>Interest Payment</u>	<u>Remaining Balance</u>
2029 Total:			3,499.20	2,057.04	1,442.16	29,238.82
233	01/01/2030	4.7500	291.60	175.86	115.74	29,062.96
234	02/01/2030	4.7500	291.60	176.56	115.04	28,886.40
235	03/01/2030	4.7500	291.60	177.26	114.34	28,709.14
236	04/01/2030	4.7500	291.60	177.96	113.64	28,531.18
237	05/01/2030	4.7500	291.60	178.66	112.94	28,352.52
238	06/01/2030	4.7500	291.60	179.37	112.23	28,173.15
239	07/01/2030	4.7500	291.60	180.08	111.52	27,993.07
240	08/01/2030	4.7500	291.60	180.79	110.81	27,812.28
241	09/01/2030	4.7500	291.60	181.51	110.09	27,630.77
242	10/01/2030	4.7500	291.60	182.23	109.37	27,448.54
243	11/01/2030	4.7500	291.60	182.95	108.65	27,265.59
244	12/01/2030	4.7500	291.60	183.67	107.93	27,081.92
2030 Total:			3,499.20	2,156.90	1,342.30	27,081.92
245	01/01/2031	4.7500	291.60	184.40	107.20	26,897.52
246	02/01/2031	4.7500	291.60	185.13	106.47	26,712.39
247	03/01/2031	4.7500	291.60	185.86	105.74	26,526.53
248	04/01/2031	4.7500	291.60	186.60	105.00	26,339.93
249	05/01/2031	4.7500	291.60	187.34	104.26	26,152.59
250	06/01/2031	4.7500	291.60	188.08	103.52	25,964.51
251	07/01/2031	4.7500	291.60	188.82	102.78	25,775.69
252	08/01/2031	4.7500	291.60	189.57	102.03	25,586.12
253	09/01/2031	4.7500	291.60	190.32	101.28	25,395.80
254	10/01/2031	4.7500	291.60	191.07	100.53	25,204.73
255	11/01/2031	4.7500	291.60	191.83	99.77	25,012.90
256	12/01/2031	4.7500	291.60	192.59	99.01	24,820.31
2031 Total:			3,499.20	2,261.61	1,237.59	24,820.31
257	01/01/2032	4.7500	291.60	193.35	98.25	24,626.96
258	02/01/2032	4.7500	291.60	194.12	97.48	24,432.84
259	03/01/2032	4.7500	291.60	194.89	96.71	24,237.95
260	04/01/2032	4.7500	291.60	195.66	95.94	24,042.29
261	05/01/2032	4.7500	291.60	196.43	95.17	23,845.86
262	06/01/2032	4.7500	291.60	197.21	94.39	23,648.65
263	07/01/2032	4.7500	291.60	197.99	93.61	23,450.66
264	08/01/2032	4.7500	291.60	198.77	92.83	23,251.89
265	09/01/2032	4.7500	291.60	199.56	92.04	23,052.33
266	10/01/2032	4.7500	291.60	200.35	91.25	22,851.98
267	11/01/2032	4.7500	291.60	201.14	90.46	22,650.84
268	12/01/2032	4.7500	291.60	201.94	89.66	22,448.90
2032 Total:			3,499.20	2,371.41	1,127.79	22,448.90
269	01/01/2033	4.7500	291.60	202.74	88.86	22,246.16
270	02/01/2033	4.7500	291.60	203.54	88.06	22,042.62
271	03/01/2033	4.7500	291.60	204.35	87.25	21,838.27
272	04/01/2033	4.7500	291.60	205.16	86.44	21,633.11
273	05/01/2033	4.7500	291.60	205.97	85.63	21,427.14
274	06/01/2033	4.7500	291.60	206.78	84.82	21,220.36
275	07/01/2033	4.7500	291.60	207.60	84.00	21,012.76
276	08/01/2033	4.7500	291.60	208.42	83.18	20,804.34
277	09/01/2033	4.7500	291.60	209.25	82.35	20,595.09
278	10/01/2033	4.7500	291.60	210.08	81.52	20,385.01
279	11/01/2033	4.7500	291.60	210.91	80.69	20,174.10

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Prepared By: Candace Clabo

<u>Pmt No.</u>	<u>Payment Date</u>	<u>Interest Rate</u>	<u>Payment Amount</u>	<u>Principal Payment</u>	<u>Interest Payment</u>	<u>Remaining Balance</u>
326	10/01/2037	4.7500	291.60	253.94	37.66	9,259.90
327	11/01/2037	4.7500	291.60	254.95	36.65	9,004.95
328	12/01/2037	4.7500	291.60	255.96	35.64	8,748.99
2037 Total:			3,499.20	3,005.72	493.48	8,748.99
329	01/01/2038	4.7500	291.60	256.97	34.63	8,492.02
330	02/01/2038	4.7500	291.60	257.99	33.61	8,234.03
331	03/01/2038	4.7500	291.60	259.01	32.59	7,975.02
332	04/01/2038	4.7500	291.60	260.03	31.57	7,714.99
333	05/01/2038	4.7500	291.60	261.06	30.54	7,453.93
334	06/01/2038	4.7500	291.60	262.09	29.51	7,191.84
335	07/01/2038	4.7500	291.60	263.13	28.47	6,928.71
336	08/01/2038	4.7500	291.60	264.17	27.43	6,664.54
337	09/01/2038	4.7500	291.60	265.22	26.38	6,399.32
338	10/01/2038	4.7500	291.60	266.27	25.33	6,133.05
339	11/01/2038	4.7500	291.60	267.32	24.28	5,865.73
340	12/01/2038	4.7500	291.60	268.38	23.22	5,597.35
2038 Total:			3,499.20	3,151.64	347.56	5,597.35
341	01/01/2039	4.7500	291.60	269.44	22.16	5,327.91
342	02/01/2039	4.7500	291.60	270.51	21.09	5,057.40
343	03/01/2039	4.7500	291.60	271.58	20.02	4,785.82
344	04/01/2039	4.7500	291.60	272.66	18.94	4,513.16
345	05/01/2039	4.7500	291.60	273.74	17.86	4,239.42
346	06/01/2039	4.7500	291.60	274.82	16.78	3,964.60
347	07/01/2039	4.7500	291.60	275.91	15.69	3,688.69
348	08/01/2039	4.7500	291.60	277.00	14.60	3,411.69
349	09/01/2039	4.7500	291.60	278.10	13.50	3,133.59
350	10/01/2039	4.7500	291.60	279.20	12.40	2,854.39
351	11/01/2039	4.7500	291.60	280.30	11.30	2,574.09
352	12/01/2039	4.7500	291.60	281.41	10.19	2,292.68
2039 Total:			3,499.20	3,304.67	194.53	2,292.68
353	01/01/2040	4.7500	291.60	282.52	9.08	2,010.16
354	02/01/2040	4.7500	291.60	283.64	7.96	1,726.52
355	03/01/2040	4.7500	291.60	284.77	6.83	1,441.75
356	04/01/2040	4.7500	291.60	285.89	5.71	1,155.86
357	05/01/2040	4.7500	291.60	287.02	4.58	868.84
358	06/01/2040	4.7500	291.60	288.16	3.44	580.68
359	07/01/2040	4.7500	291.60	289.30	2.30	291.38
360	08/01/2040	4.7500	292.53	291.38	1.15	0.00
2040 Total:			2,333.73	2,292.68	41.05	0.00
Grand Total:			104,976.93	55,900.00	49,076.93	55,900.00

NOTE

\$55,900.00

August 13, 2010

FOR VALUE RECEIVED, I promise to pay to the order of Edward Williams and Carolyn Williams, or order, the principal sum of Fifty Five Thousand Nine Hundred dollars and Zero cents Dollars (\$55,900.00) in 360 MONTHLY INSTALLMENTS, as follows:

On the 1st day of September, 2010, the sum of Two Hundred Ninety One dollars and Sixty cents Dollars (\$291.60) and thereafter the sum of Two Hundred Ninety One dollars and Sixty cents Dollars (\$291.60) on the 1st day of each succeeding month, the last installment for the sum of Two Hundred Ninety Two dollars and Fifty Three cents Dollars (\$292.53) being due on the 1st day of August, 2040.

The installments include interest at the rate of Four point Seven Five Percent (4.75 %) per annum. If the Note Holder has not received the full amount of any monthly payment by the end of fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

All installments of both principal and interest due on this note are payable, at par, in lawful money of the United States of America in the office of the noteholder at _____. This note is secured by a Trust Deed of even date herewith duly recorded in the Registers Office of Knox County, Tennessee, made by the undersigned to, Trustee conveying 124 E. Oldham Ave., Knoxville, TN 37917.

Privilege is reserved to prepay this note in full or in part at any time without penalty. Demand, notice, and protest are expressly waived, and if not paid in full at the time and in the manner above specified, then all principal and accrued interest shall, at the option of the legal holder hereof, become at once due and payable without notice, and in the event of such default, I or we will pay all expenses and costs, including reasonable attorney's fees, incident to collection, or enforcement or protection of any rights appertaining to, or growing out of the instrument securing this note; and it is expressly agreed that all rights granted to the payee herein, under the provisions of the instrument securing this note, shall inure to the benefit of, and be enforceable by, any lawful owner and holder of this note.

Failure of the owner and holder of this note to enforce any right herein granted, at any time, shall not preclude the right to enforce such rights as to any subsequent default or violation the rights herein granted being continuing ones.



Addie I. Fox

PAYMENT LETTER

August 13, 2010

Dear Customer:

Your first mortgage payment will be due on September 1, 2010, and has been estimated to be as follows:

Principal and Interest.....	\$291.60
Real Estate Taxes.....	.00
Homeowner's Insurance.....	.00
Flood Insurance.....	.00
Mortgage Insurance Premium.....	.00
Other.....	
TOTAL PAYMENT.....	\$291.60

The above is an estimated amount of your mortgage payment. Upon final verification by our office, you will receive payment coupons. If you do not receive your coupon book prior to your due date, please contact your loan servicer listed below.

Your loan will be serviced by **Edward Williams and Carolyn Williams**. You should mail your payments to the following address:

August 13, 2010

Date

Addie I. Fox 124 E. Oldham

951-2252