

381451 LAWRENCE AVE
3

Convey. number: 25769
Deed number: 243304
Instr. number: 246409
Transfer date: 09/13/2011
Sec. 319.202, R.C.
Sec. 322.02 R.C.
Duany Rhodes
Hamilton County Auditor
Sales amount: 7,601
Permitting fee: 15.40
Transfer fee: 0.50
Conveyance fee: 7.70
Fee total: 23.60

Wayne Codes
Hamilton County Records Office
Doc #: 11-0104095 Type: DE
Filed: 09/13/11 03:08:57 PM \$36.00
Off.Rec.: 11821 01283 F 3 324



Commitment Number: 2788322
Seller's Loan Number: 1694399576_C101K5F

After Recording Return To:

ServiceLink Hopewell Campus
4000 Industrial Boulevard
Aliquippa, PA 15001
(800) 439-5451

PROPERTY APPRAISAL (TAX/APN) PARCEL IDENTIFICATION NUMBER
174-6-123

SPECIAL/LIMITED WARRANTY DEED

Fannie Mae more commonly known as Federal National Mortgage Association, whose mailing address is 14421 Dallas Parkway, Suite 100 Dallas, TX 75256, hereinafter grantor, for \$ 10.00 and other good and valuable consideration paid, grants with covenants of limited warranty to Harbour Portfolio VII, LP, hereinafter grantee, whose tax mailing address is 8214 Westchester, Suite 635, Dallas, TX 75225, the following real property:

All that certain parcel of land situate in the City of Cincinnati, County of Hamilton, State of Ohio, being known and designated as part of Lots 50 and 51 of Mt. St. Vincent Syndicate Subdivision as recorded in Plat Book 6, Page 111, Hamilton County, Ohio Plat Records; being at a point on the northerly line of St. Lawrence Avenue, 42.25 feet east of the northeast corner of St. Lawrence Avenue and Beech Avenue: 1. thence running east along the northerly line of St. Lawrence Avenue, 42.25 feet to a point; 2. thence north on a line parallel with Beech Avenue, 99 feet more or less to the north line of said Lot 51; 3. thence at right angles to said last names line 40 feet to a point; 40 feet east of Beech Avenue; 4. thence south on a line parallel with Beech Avenue, 113 feet more or less to St. Lawrence Avenue at the point of beginning.

Property Address is: 3814 SAINT LAWRENCE AVE., CINCINNATI, OH 45205.

DESCRIPTION ACCEPTABLE 1821 1283
HAMILTON COUNTY ENGINEER

Tax Map - 9-13-10

CAGIS -

ORIGINAL

174-6-123

Seller makes no representations or warranties, of any kind or nature whatsoever, other than those set out above, whether expressed, implied, by law, or otherwise, concerning the condition of the title of the property prior to the date the seller acquired title.

The real property described above is conveyed subject to the following: All easements, covenants, conditions and restrictions of record; All legal highways; Zoning, building and other laws, ordinances and regulations; Real estate taxes and assessments not yet due and payable; Rights of tenants in possession.

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title interest, lien equity and claim whatsoever of the said grantor, either in law or equity, to the only proper use, benefit and behalf of the grantee forever.

Prior instrument reference: 11-0040573 4/4/2011

Executed by the undersigned on 8-16, 2011:

Federal National Mortgage Association by ServiceLink, a Division of Chicago Title Insurance Company, its Attorney

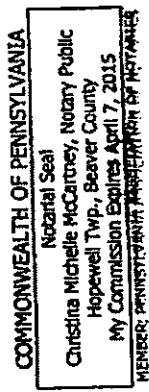
By: Christopher Daniel

Name: Christopher Daniel

Its: AUP

STATE OF PA
COUNTY OF Baumer

The foregoing instrument was acknowledged before me on 8-16, 2011 by Christopher Daniel its AUP on behalf of ServiceLink, a Division of Chicago Title Insurance Company, the Attorney-in-Fact for Fannie Mae more commonly known as Federal National Mortgage Association, who is personally known to me or has produced as identification, and furthermore, the forementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.



Christina Michelle McCartney
Notary Public

This instrument prepared by:
Jay A. Rosenberg, Esq., Rosenberg LPA, Attorneys At Law, 7367A E. Kemper Road,
Cincinnati, Ohio 45249 (513) 247-9605 Fax: (866) 611-0170

PURCHASER'S INFORMATION

Please complete and sign below.

PROPERTY ADDRESS: 3814 ST LAWRENCE AVE, CINCINNATI OH 45205

Account No.: 45005732

YOUR INFORMATION:

NAME: James R Williams, III
TELEPHONE: 513-244-7632 (HOME) 513-891-7474-Ex 222(WORK)

(CELL) EMAIL: _____

SOCIAL SECURITY NUMBER: 284460093 DATE OF BIRTH: 3/11/1956

EMPLOYER: ITW Air OCCUPATION: _____

LENGTH OF EMPLOYMENT: 13 yr 5 Mos INCOME: _____

PRESENT ADDRESS: 796 Delhi Ave

MARTIAL STATUS: MARRIED X SINGLE _____ DIVORCED _____ SEPARATED _____

ARE CHILDREN TO RESIDE IN RESIDENCE? YES _____ NO X

IF YES, THEIR AGES: _____

OTHER INCOME: _____ (SSI; RETIREMENT; DISABILITY; UNEMPLOYMENT; CHILD SUPPORT; ETC)

TOTAL HOUSEHOLD INCOME: _____

RELATIVE TO CONTACT IN CASE OF EMERGENCY (NOT LIVING WITH YOU):

NAME: James F.M. Williams & Mother
COMPLETE ADDRESS: 10162 Crosier Ln, Cincinnati, OH 45242
TELEPHONE: 513-791-3050

SPOUSE'S / PARTNER'S INFORMATION:

NAME: _____
TELEPHONE: _____ (HOME, IF DIFFERENT) _____ (WORK)
SOCIAL SECURITY NUMBER: _____ DATE OF BIRTH: _____
EMPLOYER: _____ OCCUPATION: _____
LENGTH OF EMPLOYMENT: _____ INCOME: _____

SIGNATURE: James R. Williams, III 12-20-12
James R Williams, III Date

3814 ST LAWRENCE AVE
CINCINNATI, OH 45205
45005732

Purchasers' Certification and Authorization

CERTIFICATION

The Undersigned certify the following:

1. I/We have applied to purchase a house with financing from **Harbour Portfolio VII, LP**. In applying for the purchase of this property, I/We completed an application containing various information on the purpose of the mortgage, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the mortgage application or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **Harbour Portfolio VII, LP** reserves the right to change the application review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this purchase, as applicable under the provisions of Title 18, United States Code, and Section 1014.
4. The Purchaser also agrees that **Harbour Portfolio VII, LP** has the right to sell his/her/their agreement or mortgage to another party.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied to purchase a house with financing from **Harbour Portfolio VII, LP**, as part of the application process, **Harbour Portfolio VII, LP**, and its representatives, agents or assigns ("Owner"), may verify information contained in my/our application and in other documents required in connection with the purchase, either before the purchase is closed or as part of its quality control program.
2. I/We authorize Owner to provide to **Harbour Portfolio VII, LP** and any entity to whom **Harbour Portfolio VII, LP** may sell, transfer or assign my mortgage or contract, any and all information and documentation that they may reasonably request. Such information includes, but is not limited to, applicants' employment history and income; bank, money market and similar account balance; credit history; and copies of income tax returns.
3. **Harbour Portfolio VII, LP** or anyone that purchases the mortgage or contract may address this authorization to any party named on the application.
4. I/We give Owner permission to review any credit history prior to this contract.
5. A copy of this authorization may be accepted as an original.


James R Williams, III Date

SS# 284-46-0093

PROPERTY: 3814 ST LAWRENCE AVE
CINCINNATI, OH 45205

(NMLS #226984 Originator: William Losch)

Acct: # 45005732

EQUAL CREDIT OPPORTUNITY ACT

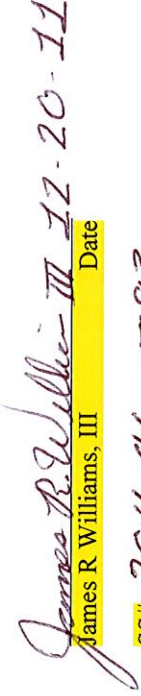
The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3710, Houston, Texas 77010.

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

FAIR CREDIT REPORTING ACT

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your right to request within (60) sixty days the reason for the adverse action, pursuant to provisions of section 615 (b) of the Fair Credit Reporting Act.


James R. Williams, III Date

SS# 284-46-0093

(803) 750-1196 Office

(803) 731-8444 Fax
Acct #45005732

(NMLS #226984 Originator; William Losch)

**Harbour Portfolio VII, LP
PO Box 1996
Irmo, SC 29063**

December 16, 2011

RE: 3814 ST LAWRENCE AVE, CINCINNATI OH 45205

Dear James R Williams, III:

AFFIDAVIT OF OCCUPANCY

Please place a check mark by the appropriate statement:

- (1) ☒ You have purchased the above referenced property to occupy as your primary residence and certify that you plan to occupy the property for a period of not less than 1 year from the date of closing.
- (2) ☐ You have purchased the above referenced property as investment property and plan to lease it to an outside party.
- (3) ☐ You have purchased the above referenced property as investment property and plan to restore and resell.
- (4) ☐ You have purchased the above referenced property as investment property and have already arranged to lease it to an outside party.
- (5) ☐ You have purchased the above referenced property with other intentions than those which are listed here. Intention: _____

ANTI-COERCION STATEMENT

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subjected to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage. I have read the foregoing statement, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.


James R Williams, III Date 12-20-11

YOU Hereby AGREE TO NOTIFY OUR OFFICE, when you initially lease the property or when the occupancy status of the property changes, i.e. tenants vacates, lease expires, etc.


James R Williams, III Date 12-20-11

OWNER OCCUPANT CERTIFICATION
Rider to the Real Estate Purchase Addendum

This is to certify that I am purchasing the above-referenced property as my primary residence and I will occupy, establish and use the above-referenced property as my primary residence within 60 days after the Closing for at least one year after the date of occupancy, unless extenuating circumstances arise which are beyond my control. I further certify that I will not sell or rent the property within twelve (12) months of the Closing. Furthermore, I fully understand that Seller is relying upon my representation of being an owner occupant of the property, and that the sale of the property to me by Seller is conditioned upon this representation.

Date 12-20-11

SELLING (BUYER'S) AGENT

Date

Harbour Portfolio VII, LP
PO Box 1996
Irmo, SC 29063

Acct #45005732

TO: James R Williams, III
FROM: Rachael Pressley
RE: Payment Options
3814 ST LAWRENCE AVE, CINCINNATI OH 45205
DATE: December 16, 2011

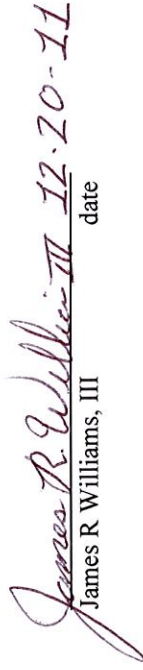
Because we value you as a new customer, we want to assist you in fulfilling your agreement; which not only includes your monthly house payment but also includes property taxes. We have based your monthly tax holding payment on an estimate based on previous years' taxes. We understand that it can be difficult to pay these taxes in one lump sum. Therefore, we would like to assist you in paying your property taxes by including a monthly tax holding payment with each of your monthly house payments. Based on your property tax estimate, your monthly tax holding payment would be **\$197.00** each month, beginning **January 15, 2012**.

Monthly payment including tax payment:

Current monthly payment \$351.03
Tax Holding portion \$197.00

Total payment \$548.03 Due on the 15th

I agree to a monthly payment of **\$548.03**, due the 15th of each month.


James R Williams, III date


INITIALS

Please be advised that if you default on your land contract, you forfeit all tax holding payments.

Please sign, date, initial and return to our office within five (5) business days. We are here to assist you, please feel free to call with any questions, (803) 750-1196

2012 JAN 25 AM 10:01

DUSTY RHODES
AUDITOR
HAMILTON COUNTY OHIO

12

Wayne Coates
Hamilton County Recorders Office
Doc #: 12-0010491 Type: LC
Filed: 01/25/12 12:39:46 PM \$108.00
Off.Rec.: 11926 01705 F 12 315



Type of Document: Land Contract

Preparer Information:

Erika Klaus, PO Box 1996, Irmo, SC 29063 803-750-1196

Taxpayer Information:

Harbour Portfolio VII, LP, PO Box 1996, Irmo, SC 2906 803-750-1196

Return Document to:

Erika Klaus, PO Box 1996, Irmo, SC 29063 803-750-1196

Grantors:

Harbour Portfolio VII, LP
8214 Westchester, Suite 635
Dallas, TX 75225

Grantee:

James R. Williams, III
3814 St Lawrence
Cincinnati, OH 45205

Legal Description:

All certain parcel of land situate in the City of Cincinnati, County of Hamilton, State of Ohio, Being known and designated as part of Lots 50 and 51 of Mt. St. Vincent Syndicate as recorded in Plat Book 6, Page 111, Hamilton County, Ohio Plat Records; being at a point on the northerly line of St. Lawrence Avenue. 42.25 feet east of the northeast corner of St. Lawrence Avenue and Beech Avenue: 1. thence running east along the northerly line of St. Lawrence Avenue, 42.25 feet to a point; 2. thence north on a line parallel with Beech Avenue, 99 feet more or less the north line of said Lot 51; 3. thence at right angles to said last names line 40 feet to a point; 40 feet east of Beech Avenue; 4. thence south on a line parallel with Beech Avenue, 113 feet more or less to St. Lawrence Avenue the point of beginning

TAX MAP OR PARCEL ID NO.: 174-0006-0123-00

PROPERTY COMMONLY KNOWN AS: 3814 Saint Lawrence Ave, Cincinnati, OH 45205

Book & Page Reference: Instr# 11-0104095; Dated 09/13/2011

11926 1705

Transfer Not Necessary

Dusty Rhodes
Hamilton County Auditor

PRB

Date to contracts: 12.14.11
Down Payment Amount: \$ 700
Initials: JLB

Sales Associate: LARRY
Date: 12.12.11

Customer: James R. Williams III
Purchase Property Address: 3814 St. Lawrence Ave Cincinnati, OH 45205
Cell # (513) 244-7632 Work # (513) 891-7474 (445-222)
Email Address: 716 Delhi Ave. Cincinnati, OH 45204 MB
Customer CURRENT Address: SAME AS ABOVE
Address for Fed Ex Package:
Emergency Contact:

Document					MGMT
Admin. Fee: \$ 335	D/P \$ 700	P&I \$	Escrow \$	3% Fee:	TOTAL \$ 1035 MB
Payment Method: BOA BB&T Credit Card		Cashier's Check	MC	MoneyGram	Other (Circle One)
Sales Price: 40,700 ✓		Finance Price: 40,000 ✓			
CASH SALE					
✓ Driver License buyer					
✓ Driver License CO-Buyer					
✓ Social Security Card					
✓ Credit Application					
✓ Proof of Income					
✓ Tax Email Print Out					
Monthly Tax Amount (Escrow)					
Government or City Inspection required:					
Notices					
Property owner in pocket: HP/11		Paid Date: 8.24.11		Property ID#: 0H005732	
✓ On Sales Board	<input type="radio"/> In Excel	✓ Sold Email			
Date on Laura's Desk:		12.14.11			

NOTES:

*made St. Lawrence. (2nd)

Contract sent out 12/16/11 RD

Compound Period : Monthly

Nominal Annual Rate : 10.000 %

45005732

CASH FLOW DATA

Event	Date	Amount	Number	Period	End Date
1 Loan	12/15/2011	40,000.00	1		
2 Payment	01/15/2012	351.03	360	Monthly	12/15/2041

AMORTIZATION SCHEDULE - Normal Amortization

Date	Payment	Interest	Principal	Balance
Loan 12/15/2011				40,000.00
2011 Totals	0.00	0.00	0.00	
Grand Totals	0.00	0.00	0.00	

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
10.000 %	\$ 86,370.80	\$ 40,000.00	\$ 126,370.80

PURCHASE APPLICATION

SALES DEPT: 12.9.11
Date Full D/P Received: 12.9.11
Amount of Full Payment: 700
Initials: JPB

12/15/11 Sales Consultant: LARRY
Date: 11.19.11

Property Location: 3814 ST. LAWRENCE AVE City/State: Cincinnati, OH 45205

Sales Price: \$ 40,700 Interest Rate: 10%

Down Payment: \$ 700 Purchase Money Note Amt.: \$ 40,000 ✓

Administrative Cost & MLF: \$335.00 Term: 204 / 360 (months) Payments: Month Semi-Month

Est. Monthly Pmt: \$ 352 351.03 ✓ Est. Mon. Taxes: \$ 197 ✓ Est. Mon. HOA: \$

First Payment Date: Jan. 15, 2012 OWNER: HPV II DATE: 8.24.11

Processing Fee Received: mg 12/9 (date) AND (date)

Down Payment Received: mg 12/9 (date) AND (date)

1st Payment Received: (date) AND (date)

APPLICANT 1: James A Williams III ✓

Phone (513) 244-7632 c/h Work Phone: (513) 891-7474 (Ext 222)

Phone 2: 796 DELHI AVE. Email: Williams3500cinci-tr.com

Current Address: 796 DELHI AVE. Cincinnati, OH 45204 ✓

Time at this address: 3 yrs 3 mths Current Rent / Mortgage: \$ 700 FedEx Address: Y / N

SS# 284-46-0093 DOB: 03.11.56 Amount Saved for DP: \$

Job 1: ITW Air MGT.

Job Title: TECH. FABRICATOR Time on job: 13 yrs

Job 2: Time on job: _____

Job 1 Income:	<u>2252</u>
Job 2 Income:	<u>0</u>
Payout:	<u>0</u>
Current Rent:	<u>700</u>
Net Income:	<u>1552</u>

APPLICANT 2: _____

Phone 1: _____ c/h Work Phone: _____

Phone 2: _____ c/h Email: _____

Current Address: _____

Time at this address: _____ yrs _____ mths Current Rent / Mortgage: \$ _____

SS#: _____ DOB: _____ Amount Saved for DP: \$ _____

Job 1: _____

Job Title: _____ Time on job: _____

Job 2: _____ Time on job: _____

New Payment/Gross Ratio: 25 % (Not to exceed 30%)

Payout + New Payment/Gross Ratio: 25 % (Not to exceed 50%)

Address for Contract to be Mailed: _____

Comments: _____

Total Net Income: \$ 1552

Kroll Factual Data

BUREAU

EXPRESS

Residential Merged Credit Report

KROLL FACTUAL DATA, 5200 HAHNS PEAK DRIVE LOVELAND, CO 80538 800-436-7774									
FINANCIAL ASSISTANCE CORP 652 BUSH RIVER ROAD STE B COLUMBIA, SC 29210 (803)798-4666 (803)731-8444			Client Tracking 3814 St. Lawrence Av Larry		Requested by		Report ID C3401BX00039483		Charges 13.44
			Client Code 3401-FA73		BX Date requested 11/19/2011 11:28:08				
Identification (as requested)									
Applicant's last name Williams			First name James		Middle III		Age 55		Social Security 284-46-0093
Residence Information (as requested)									
Present			796 Delhi		Cincinnati		OH		45204
File Variations									
Trans Union			BU1		284-46-0093		WILLIAM, JAMES R 3		03/11/1956
Equifax			BO1		284-46-0093		WILLIAMS, JAMES		03/11/1956
Experian			BX1		284-46-0093		WILLIAMS, JAMES R III		1956
TruAlert - Applicant									
OFAC Compliance									
Applicant input name checked. No similar records found in OFAC's SDN list.									
AKA									
WILLIAMS, JAMES R									
AKA: WILSON, JAMES III									
BX1									
Comments									
TransUnion Alert: Surname mismatch alert: The input surname does not match the file surname.									
BU1									
Fraud Search									
FACTA: Address mismatch Alert - The address submitted in the inquiry is substantially different from the address on file.									
BQ1									
FACTA: Address mismatch alert: Input address did not match the best address on file.									
BX1									
Credit Score Information									
N/A	Repository Experian	Brand Fair Isaac V2	Type FICO	284-46-0093		WILLIAMS, JAMES R III		BX1	
	- Risk score not calculated due to lack of credit history								
N/A	Repository Equifax	Brand BEACON 5	Type FICO	284-46-0093		WILLIAMS, JAMES		BQ1	
	00 - Beacon not available, no qualifying accounts present (i)								
N/A	Repository TransUnion	Brand Classic 04	Type FICO	284-46-0093		WILLIAM, JAMES R 3		BU1	
	- File not scored because subject does not have sufficient credit. (i)								
Database Residence Information									
10162 CROSIER LN			CINCINNATI		OH		45242		07/09
796 DELHI AV			CINCINNATI		OH		45204		---
796 DEL HIGH AVE			CINCINNATI		OH		45204		06/11
440 E MAIN ST			BATAVIA		OH		451033004		02/10
Public Records									
No Public Records found									

Inquiry Information (Past 120 days shown below)

11/19/2011 FDC (BU1)

Summary Information

General summations	06/10 Oldest tradeline date 0 Public records 1 Number of inquiries 120 days	Payment summaries	0 Open revolving payments 0 Open installment payments 0 Total open payments		
			0 Balance monthly owed 0 Revolving balance owed 1,051 Installment balance owed 1,051 Total balance owed		
Late payments	0 Payments 30 to 59 days late 0 Payments 60 to 89 days late 0 Payments 90 and over days late	Balance owed			
Trades numbers	0 Number of open revolving trades 0 Number of open installment trades 0 Number of balance monthly trades 0 Total number of trades	Amount past due	0 Revolving amount past due 1,051 Installment amount past due Balance monthly amount past due 1,051 Total amount past due		
Adverse trade lines	1 Number of collection trade lines 0 Number of bankruptcy trade lines 0 Number of foreclosed trade lines 0 Number of profit and loss trade lines 0 Number of repossession trade lines 1 Number of adverse trade lines 2 Total number of trade lines	High credit /balance	0 Revolving credit limit 0 Revolving high balance 1,651 Installment high balance 0 Balance monthly high balance		

Database Employment Information

		First	Last
ITW AIR MAN	PRODUCTION	---	BU1
ITW VORTEC	FAB ASSEMBEY	10/98	08/07 BU1 BX1
FANDRTRUCKING		06/86	06/86 BX1
Credit History		Payment	Balance

PMAB SRVC 5865344	Opened 07/11	Reported 09/11	High balance 1,051	Reviewed ---	30 0	60 0	90+ 0	Pastdue 1,051	Payment Collection 09/11	Balance 1,051
	Last active 09/11	*BX1 *BU1 [Ind]	High limit ---	Install (I9) Unknown						
	Medical Payment Data; MEDICAL; Placed for collection; Closed									

THINKCASHFBD 59231874	Opened 06/10	Reported 11/10	High balance 600	Reviewed 4 mos	30 0	60 0	90+ 0	Pastdue -0-	Payment Paid	Balance -0-
	Last active 11/10	BU1 [Ind]	High limit -----	Install (11) Unsecured						
	Closed 11/10									

TOTALS	High credit 0	High balance 1,651	Pastdue 1,051	Payment 0	Balance 1,051
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Creditor Information

PMAB SRVC (800)849-0088
5970 FAIRVIEW RD STE 800, CHARLOTTE, NC 28210

Information Sources

This report includes information retrieved from the following repository(ies):

TransUnion Consumer Relations	Equifax Consumer Relations	Experian Consumer Relations
PO Box 1000 Chester, PA 19022 (800) 916-8800 www.transunion.com/myoptions	PO Box 740241 Atlanta, GA 30374 (800) 685-1111 www.equifax.com/fcra	PO Box 2002 Allen, TX 75013 (888) 397-3742 www.experian.com

This Residential Merged Credit Report is furnished in response to a consumer or business application. The information contained herein meets the standards set forth by FNMA, FHLMC, FHAVA and the Rural Housing Service. The information contained herein meets all guidelines set forth by the Fair Credit Reporting Act; it is to be held in strict confidence and may be revealed only to those whose official duties require the information in relation to which this report was ordered, except that which is required by law. The information has been obtained from sources deemed reliable, the accuracy of which Kroll Factual Data does not guarantee.

* denotes source(s) of adverse information

End of Report

011D66D61A02.1.725

11/12/2011 4:27 PM FAX 5136868222

ITW PAXTON

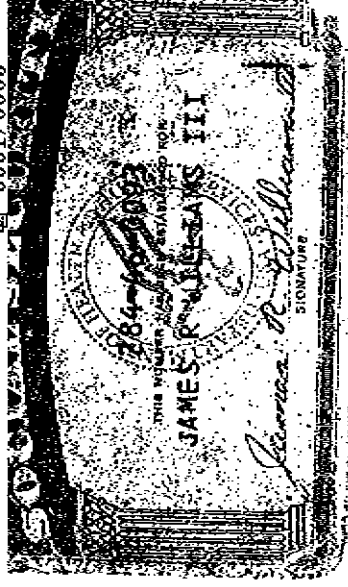
0001/0003

USA IDENTIFICATION CARD

1 WILLIAMS
2 JAMES R III
3 795 DELHI AVE
4 CINCINNATI, OH 45204
5 LICENSE NO. 38THOMAS
6 RU311624 03-11-1956 06-14-2010
7 CLASS # EXPIRES
8 REG 03-11-2014 NONDRIVER

03-11-1956

10 Sex: M 11 Ht: 5-06 12 Wt: 210
13 Eyes: BRO 14 Hair: BLK



Pay Stub



CHECK NO: A276665
CHECK DATE: 12/9/2011
PERIOD ENDING: 12/4/2011
PAY BI-WEEKLY
FREQUENCY: 11/21/2011 - 12/04/2011

ILLINOIS TOOL
WORKS INC
3600 WEST LAKE AVE
GLENVIEW, IL 60026-1215

WILLIAMS, JAMES R III ID NUMBER: 0VXN119492 STATUS EXEMPT TAX ADJUSTMENTS: STATE AND LOCAL CODES
798 DELHI AVENUE BASE RATE: 14.1100 FED: SINGLE 1 FED: ST: PRI: OH LOC1: B1 LOC3:
CINCINNATI, OH 45204 SSN: XXXXX0063 ST1: 1 DI / UC: SEC: LOC2: LOC4:
ST2: LOCAL: LOC5:

IMPORTANT MESSAGE

..EMPLOYEE SELF-SERVICE SUPPORT PHONE: 866.489.2468 ..PHONE FOR OTHER: 847.724.7500

HOURS AND EARNINGS			Y - T - D		TAXES AND DEDUCTIONS		CURRENT Y - T - D		SPECIAL INFORMATION	
DESCRIPTION	HOURS/UNITS	EARNINGS	HOURS/UNITS	EARNINGS	DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT		
REGULAR	140.00	1,975.40	1,894.00	25,631.70	SO SEC TAX	92.38	1,165.58	MATCH		0.00
HOLIDAY	16.00	225.76	88.00	1,167.60	MEDICARE TAX	31.89	402.40	EMPL ID: 0119492		
VACATION	4.00	56.44	90.00	1,214.78	FED INC TAX	345.06	2,548.96			
SICK/POLICY	.00	.00	8.00	112.88	PRI-STATE TAX	72.57	566.80			
OVERTIME	.00	.00	90.00	601.84	PRI-LOCAL TAX	27.49	346.90			
NITE PAY	.00	.00	293.00	396.48	TOTAL TAXES	569.39	5,030.64			
TOTAL H/E	160.00	2,257.60	2,463.00	29,115.28						
PRE-TAX ITEMS			AFTER-TAX ITEMS		CURRENT NET PAY					
FLEX HCARE		-14.06		-305.94	ADVANCE	657.82	657.82	DISTRIBUTION		878.05
PRE TAX MED		-41.68		-1,000.32	ATAX LIFE	10.03	240.72	C 124714		
PRE TAX DENT		-2.38		-57.12	OPT AD&D OTHER	.24	5.76	CHECK		.00
401K		.00		-3,222.93	SAV LOAN B	19.72	473.28	AMOUNT		
				-4,586.31	SAV LOAN C	45.34	1,088.16			
TOTAL PRE-TAX		-58.12			SAV LOAN D	11.89	285.36			
					UNITED WAY	7.00	168.00			
TOTAL	160.00	2,199.48	2,463.00	24,528.97	TOTAL PER DED	752.04	2,919.10			
GROSS			FIT TAXABLE		LESS TAXES		EQ NET PAY			
CURRENT	2,257.60	-58.12	2,199.48	569.39	LESS DEOS	752.04	878.05	TOTAL CURRENT		878.05
Y-T-D	29,115.28	-4,586.31	24,528.97	5,030.64		2,919.10	16,579.23	NET PAY		

Pay Stub



WILLIAMS, JAMES R III 796 DELHI AVENUE CINCINNATI, OH 45204		ID NUMBER: 0VXN119492 BASE RATE: 14.1100 SSN: XXXXX0093	STATUS EXEMPT FED: SINGLE 1 ST1: 1 ST2:	TAX ADJUSTMENTS: FED: ST: DI/UC: LOCAL:	STATE AND LOCAL CODES PRI: OH LOC1: B1 LOC3: SEC: LOC2: LOC4: LOC5:
CHECK NO: A272314 CHECK DATE: 11/23/2011 PERIOD ENDING: 11/20/2011 PAY BI-WEEKLY FREQUENCY: 11/07/2011 - 11/20/2011 ILLINOIS TOOL WORKS INC 3600 WEST LAKE AVE GLENVIEW, IL 60026-1215 PAY PERIOD:					
IMPORTANT MESSAGE					
.EMPLOYEE SELF-SERVICE SUPPORT PHONE: 866.488.2468 .PHONE FOR OTHER: 847.724.7500					
HOURS AND EARNINGS		Y - T - D		TAXES AND DEDUCTIONS	
DESCRIPTION	HOURS/UNITS	EARNINGS	CURRENT	Y - T - D	SPECIAL INFORMATION
REGULAR	68.00	959.48	1,754.00	23,656.30	SO SEC TAX 44.97 1,073.20
HOLIDAY	.00	.00	72.00	941.84	MEDICARE TAX 15.52 370.51
VACATION	12.00	169.32	86.00	1,158.34	FED INC TAX 90.48 2,203.90
SICK/POLICY	.00	.00	8.00	112.88	PRI-STATE TAX 20.12 494.23
OVERTIME	.00	.00	90.00	601.84	PRI-LOCAL TAX 13.38 319.41
NITE PAY	.00	.00	293.00	386.48	TOTAL TAXES 184.47 4,461.25
TOTAL H/E	80.00	1,128.80	2,303.00	26,857.68	
PRE-TAX ITEMS		Y - T - D		AFTER-TAX ITEMS	
401K	-135.46	-3,272.93	ATAX LIFE 10.03 230.69	CURRENT NET PAY DISTRIBUTION	656.53
FLEX HCARE	-14.06	-291.88	OPT AD&D OTHR .24 5.92	CHECK AMOUNT	.00
PRE TAX MED	-41.68	-958.64	SAV LOAN B 19.72 453.56		
PRE TAX DENT	-2.38	-54.74	SAV LOAN C 45.34 1,042.82		
TOTAL PRE-TAX	-183.58	-4,528.19	SAV LOAN D 11.89 273.47		
TOTAL	80.00	935.22	2,303.00	22,329.49	TOTAL PER PERD 94.22 2,167.06
GROSS	1,128.80	-193.58	935.22	184.47	EQ NET PAY
CURRENT	26,857.68	-4,528.19	22,329.49	4,461.25	LESS DEPS 94.22
Y-T-D					656.53
					15,701.18
					TOTAL CURRENT NET PAY 656.53

Dashboard Properties AAA Payment Terms Owner Companies Owners Lenc

Back Dashboard Properties 3814 ST LAWRENCE AVE

Edit New Note New Contact Manage Images Merge To Document... Manage Documents

Address

Address 3814 ST LAWRENCE AVE
 Address2
 City CINCINNATI
 State OH
 Zip 45205
 County Hamilton

Status

ID OH005732
 Type DUP
 Status YELLOW
 Store Box 0
 Owner Affidavits No
 Owner Company Harbour Portfolio VII, LP
 Lender None
 P. Applicant None
 S1. Applicant None
 S2. Applicant None
 S3. Applicant None
 Map ID 174-0006-0123-00
 D/T Received
 MH Year 0
 MH Make
 MH Retired
 Salesperson None

Contract Pricing

Prop Re
 Date Sold
 Down Pmt
 Note Amt
 Interest 10

List Pricing

Available TRUE
 Baths 3
 Bedrooms 6
 Cash Price 0
 Classification 2-E-4
 Down Payment 700
 Finance Price 40000
 Inspector Harold
 Interest Rate 10
 Lockcode 39-18-04
 Monthly Payment 350
 Number of Months 360
 Sign Date 9/6/2011
 Square Feet
 Tax Amount 1970

Acquisition Information

Date Closed 8/24/2011
 Closing Cost 0
 Invoiced
 Received
 Deed Fee
 Received
 RECA Fee
 Received
 Other Fee
 Received
 Signing Fee
 Invoiced
 Received
 Purchase Amount
 Lien Amount
 Max DE





Receipt

NATIONAL ASSET ADVISORS

A payment for

\$1,035.00

was received from

JAMES WILLIAMS

796 DELHI AVE

CINCINNATI, OH 45204

Phone: (513) 244-7632

Account #:
3814

Received : 12/09/2011 05:18 PM EST

Message :

Ref. # : 85619485

Printed : 12/12/2011 09:12 AM EST

Rec Code : 8832

Payment Tracker User ID: LHENT001

Original

Date Deposited:	12.9.11	Type:	BOA	BB&T	MO	MoneyGram
Today's Date:	12.12.11	Acct#:				
Time Deposited:	6:35	Property:	3814 St Lawrence Ave			
Amount:	1035	City/State:	Cincinnati, OH			
Trans #:	85619485	Name:	James R. Williams III			
Admin:	835	1 st Mth:	Escrow:			
Owner:	HPV11	Date:	8.24.11			
Notes:						

Laura Hentz

From: Rachael Pressley
Sent: Thursday, September 08, 2011 10:57 AM
To: Chris Cobbs; Michael McLauchlin; Laura Hentz; Nancy Wright; Tammy Caldwell
Cc: Trudy Scribellito; Erika Klaus
Subject: 3814 St. Lawrence Ave., Cin

\$197.00 per month/\$1970.00 per year

DELINQUENT TAXES DUE ON THIS PROPERTY \$92.37

Spring installment \$1016.09
Fall installment \$930.22

Rachael Pressley
Contract Administrator
RECA, LP
1350 St. Andrews Road
Suite G
Columbia, SC 29210
803-750-7796 ext 1106 -- office
803-781-8144 -- fax





GREATER
CINCINNATI
WATER
WORKS

Disposed - 0101145F - R. Sahiana

Sept 16 2011

RE: Account # 491973-1180566

For service at: 3814 ST LAWRENCE AV

Cincinnati, OH 45207

Dear Customer:

THIS IS AN ATTEMPT TO COLLECT DEBT; ANY INFORMATION OBTAINED SHALL BE USED FOR THAT PURPOSE.

Recently we wrote to you regarding the unpaid charges at the above premises which are now seriously delinquent. As of today your payment has not been received nor have you responded to our reminder letter. Please understand that our intention is to work with you to resolve this unpaid bill. However, if we do not hear from you or receive payment in full within seven (7) days of the date of this letter, further collection actions will be taken. These actions could include civil suits, property liens, or possible termination of water service at the owner's premises or transfer of the delinquent balance to another active account in the owner's name.

TO MAINTAIN THE FUTURE AVAILABILITY OF WATER SERVICE TO THE PREMISES, IT IS IMPORTANT THAT YOU ADDRESS THIS MATTER IMMEDIATELY. FAILURE TO DO SO COULD RESULT IN THE WATER LINE BEING PERMANENTLY DRAWN FROM THE WATER MAIN.

Please mail your payment in the enclosed return envelope, contact me at (513) 591-7785, or write to my attention.
Sincerely,

Cynthia Unger

Cynthia Unger
CSR Billing Operations
CC624



GREATER 4747 Spring Grove Avenue
CINCINNATI Cincinnati, Ohio 45232-1986

WATER WORKS A Service of the City of Cincinnati



PLEASE KEEP THIS PORTION FOR YOUR RECORDS

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT

RECEIVED
NOV 18 2011



*****SNGLP
000000036 1 SP 0.440 T:001 100000
FEDERAL NATIONAL MORTGAGE ASSN
PO BOX650043
DALLAS, TX 75265-0043

Service Address: 3814 ST LAWRENCE AV

ACCOUNT NUMBER	DUE DATE	TOTAL DUE
491973-1180566	Sept 23 2011	\$1,735.21

Amount Paid: \$ _____

Please make check payable to: GCWW

Convey. number: 25789
Deed number: 243304
Inst. number: 245409
Transfer date: 09/13/2011
Sec. 319.202 R.C.
Sec. 322.02 R.C.
Dusty Rhodes
Hamilton County Auditor
Sales amount: 7,601
Permitative fee: 15.40
Transfer fee: 0.50
Conveyance fee: 7.70
Fee total: 23.60

Wayne Coates
Hamilton County Records Office
Doc #: 11-0104095 Type: DE
Filed: 09/13/11 03:02:57 PM \$36.00
Off.Rec.: 11821 01283 F 3 324



After Recording Return To:

ServiceLink Hopewell Campus
4000 Industrial Boulevard
Aliquippa, PA 15001
(800) 439-5451

Commitment Number: 2788322
Seller's Loan Number: 1694399576_C101K5F

PROPERTY APPRAISAL (TAX/APN) PARCEL IDENTIFICATION NUMBER
174-6-123

SPECIAL/LIMITED WARRANTY DEED

Fannie Mae more commonly known as Federal National Mortgage Association, whose mailing address is 14421 Dallas Parkway, Suite 100 Dallas, TX 75256, hereinafter grantor, for \$ 10.00 and other good and valuable consideration paid, grants with covenants of limited warranty to Harbour Portfolio VII, LP, hereinafter grantee, whose tax mailing address is 8214 Westchester, Suite 635, Dallas, TX 75225, the following real property:

All that certain parcel of land situate in the City of Cincinnati, County of Hamilton, State of Ohio, being known and designated as part of Lots 50 and 51 of Mt. St. Vincent Syndicate Subdivision as recorded in Plat Book 6, Page 111, Hamilton County, Ohio Plat Records; being at a point on the northerly line of St. Lawrence Avenue, 42.25 feet east of the northeast corner of St. Lawrence Avenue and Beech Avenue: 1. thence running east along the northerly line of St. Lawrence Avenue, 42.25 feet to a point; 2. thence north on a line parallel with Beech Avenue, 99 feet more or less to the north line of said Lot 51; 3. thence at right angles to said last names line 40 feet to a point; 40 feet east of Beech Avenue; 4. thence south on a line parallel with Beech Avenue, 113 feet more or less to St. Lawrence Avenue at the point of beginning.

Property Address is: 3814 SAINT LAWRENCE AVE., CINCINNATI, OH 45205.

DESCRIPTION ACCEPTABLE 1821 1283

HAMILTON COUNTY ENGINEER

Tax Map - 9-13-10

CAGIS -

ORIGINAL

Seller makes no representations or warranties, of any kind or nature whatsoever, other than those set out above, whether expressed, implied, implied by law, or otherwise, concerning the condition of the title of the property prior to the date the seller acquired title.

The real property described above is conveyed subject to the following: All easements, covenants, conditions and restrictions of record; All legal highways; Zoning, building and other laws, ordinances and regulations; Real estate taxes and assessments not yet due and payable; Rights of tenants in possession.

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title interest, lien equity and claim whatsoever of the said grantor, either in law or equity, to the only proper use, benefit and behalf of the grantee forever.

Prior instrument reference: 11-0040573 4/4/2011

Executed by the undersigned on 8-16, 2011:

Federal National Mortgage Association by ServiceLink, a Division of Chicago Title Insurance Company, its Attorney

By: *Christopher Daniel*

Name: Christopher Daniel

Its: AUP

STATE OF PA
COUNTY OF Beaver

The foregoing instrument was acknowledged before me on 8-16, 2011 by Christopher Daniel its AUP on behalf of ServiceLink, a Division of Chicago Title Insurance Company, the Attorney-in-Fact for Fannie Mae more commonly known as Federal National Mortgage Association, who is personally known to me or has produced _____ as identification, and furthermore, the forementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.

Christina McCartney
Notary Public

This instrument prepared by:

Jay A. Rosenberg, Esq., Rosenberg LPA, Attorneys At Law, 7367A E. Kemper Road, Cincinnati, Ohio 45249 (513) 247-9605 Fax: (866) 611-0170

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Christina Michelle McCartney, Notary Public

Hopewell Twp., Beaver County

My Commission Expires April 7, 2015

MEMBER, PENNSYLVANIA JUDICIAL BRANCH OF NOTARIES

3814 ST LAWRENCE AVE
CINCINNATI, OH 45205
45005732

Convenience Payment Method Authorization

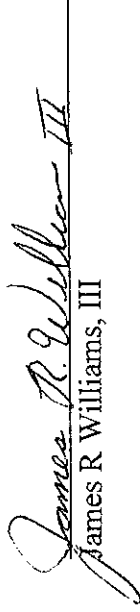
National Asset Advisors, LLC offers, for your convenience, payment methods including check-by-phone and credit cards. To use either of these methods of payment, this form must be signed and returned for our files. These payment methods cannot be used without this signed authorization form on file.

You may request that your payment be automatically drafted from your checking account or credit/debit card. If you decide to use this service, you will be responsible for all fees incurred from your local bank or Credit Card Company whether or not there are funds available. You may also have your payment method information on file with us and call in every month to have the funds deducted. There is a nominal fee associated with each of these services. Please call to get the current cost.

You must contact the Accounts Receivable Department at (803) 798-4666 to set up your electronic payment. **This authorization does not set up automatic payments.**

By signing below, you authorize, without prejudice, National Asset Advisors, LLC to process these payments and deduct them from your account as directed by you.

We will not debit your account without your permission/approval.


James R Williams, III

12-20-11
Date

REFERENCE INFORMATION

(PLEASE COMPLETE ALL INFORMATION BELOW)

PROPERTY ADDRESS: 3814 ST LAWRENCE AVE, CINCINNATI OH 45205 Account No.: 45005732

REFERENCES: You must provide three personal references who have known you for at least three years. At least one of them should be a relative, not living with you. All references must be completed in full. Do not include individuals who live with you (example: spouse) or anyone under the age of 21.

NAME: Ray Williams
PERMANENT ADDRESS: 10162 Crasier Ln
CITY, STATE, ZIP CODE: Cincinnati OH 45242
TELEPHONE: _____

TELEPHONE NUMBER: () 513-791-3050 ALTERNATE NUMBER () _____
RELATIONSHIP TO BORROWER: Brother

NAME: Mike Williams
PERMANENT ADDRESS: 2747 ENSLIN ST
CITY, STATE, ZIP CODE: Cincinnati OH, 45228
TELEPHONE: 513-235-7032

TELEPHONE NUMBER: () _____ ALTERNATE NUMBER () 513-641-1608
RELATIONSHIP TO BORROWER: Brother

NAME: CANDECE PUGH
PERMANENT ADDRESS: 5400 READING Rd.
CITY, STATE, ZIP CODE: Cincinnati OH 45237
TELEPHONE: (513) 376-8198 (513) 709-1222
TELEPHONE NUMBER: () _____ ALTERNATE NUMBER () _____
RELATIONSHIP TO BORROWER: Cousin

(803) 750-1196 Office

(803) 731-8444 Fax
Acct #45005732

Harbour Portfolio VII, LP
PO Box 1996
Irmo, SC 29063

TO: James R Williams, III
FROM: Rachael Pressley
RE: Mailing Address for contract package
DATE: December 16, 2011

Once we have received your signed & notarized contract, we will sign and process the paper work.
We will then mail you a copy, along with your payment coupons, etc.


Please indicate where you wish for your returning packet to be delivered below:

_____ 796 Delhi Ave.
Cincinnati, OH 45204

~~_____~~ 3814 ST LAWRENCE AVE
CINCINNATI, OH 45205

- or -

Thank you for your promptness in returning your contract. All questions may be directed to me at
(803) 750-1196, please sign below:

 12-20-11
James R Williams, III Date

(513) 244-7632
Phone Number

Date: 12/30/11

Property Address: 3814 St. Lawrence Ave., Cincinnati,

OH
45205

NEW FILE SET-UP

(Please initial and pass to the next person)

Verify all of contract is complete & signed _____

(ALL Pages are signed to include Borrower Cert, appl, contract

And Respa, and Escrow ltr ETC.)

1st Witness signature by _____

2nd Witness signature by Rebecca

Manager signature by David Campbell

Notary signature by _____

Set-up in Mortgage Servicer by _____

List to Cindy (New Properties) by _____

SPECIAL CONTRACT NOTES:

12/30/11 pg 10 - send bk w/ Copy Contract - DP

Bill to Name: Harbour Portfolio VI, LP in c/o National Asset Advisors, LLC	
Tax ID: 27-3227980	
Reference #/Account # 45005732	
First Borrower Info	
James Williams III	
3814 St. Lawrence Ave	
Cincinnati, OH 45205	
SSN: 284-46-0093	
DOB: 03/11/1956	
Second Borrower Info	
TENANT'S NAMES	
PROPERTY ADDRESS	
3814 St. Lawrence Ave	
Cincinnati, OH 45205	
LAND INSTALLMENT CONTRACT INFORMATION	
Contract Recorded?	yes
Deed Recorded?	yes
Original balance	\$40,000.00
Current Principal Balance	\$40,437.97
Date of last payment	10/10/2014 applied to 3/15/14
Monthly Payment Amount	\$351.03 (regular) \$252.00 (escrow)
Late charges	\$165.00
Other fees	\$25.00
Payoff Good Thru 2/12/15	\$43,056.59
Interest:	\$3,367.98
Interest Rate:	10.00%
Per Diem:	\$11.08
Reinstatement Figures- Good through 35 days of referral:	\$7,236.61
Delinquent Payments form (date) to (date): (please give date and total amount)	4/15/14 to 2/15/14 at \$603.03 per month
ENCLOSURES	
Letter to Attorney	
Land Installment Contract Forfeiture and Eviction Transmittal	
Payment History and Account Notes	
Correspondence to Tenant	
Copy of Original Contract and Deed	
Miscellaneous	
CREDITOR IN WHOSE NAME FORFEITURE ACTION IS TO BE FILED:	
Harbour Portfolio VI, LP	

National Asset Advisors, LLC
Post Office Box 1996
Irmo SC 29063
(855)391-3290
Toll: (855)391-3290

February 12, 2015

Payoff Statement

Loan Number: 45005732
Investor: 01 044 001

Property Address

3814 St Lawrence Ave
Cincinnati OH 45205

JAMES R WILLIAMS

3814 ST LAWRENCE AVE
CINCINNATI OH 45205

Borrower

James R Williams
3814 St Lawrence Ave
CINCINNATI OH 45205

Account Information

Loan Type: Conventional
Interest Calculation Method: Daily Interest Loan - 365/366
Estimated Payoff Date: 02/12/15
Due Date Next Payment: 04/15/14
Current Interest Rate: 10.00000
Daily Interest Rate: .00027397
Daily Interest Amount: 11.08
Number of Days Interest Due: 304

Balances

T&I Balance: 933.26
Delinquent Late Charges: 15.00
Returned Check Balance: .00
Miscellaneous Fee Balance: 25.00
Unapplied Balance: 6.10
Subsidy Balance: .00
Deferred Principal Balance: .00
Calc Late Charges (Due Date to Payoff Date): 150.00

Amounts for Payoff

Principal Balance: 40,437.97
+ Interest Due: 3,367.98
- Unapplied Balance: 6.10
- T&I Balance: 933.26
- Subsidy Balance: .00
+ Delinquent Late Charges Due: 15.00
+ Calculated Late Charges: 150.00
+ Returned Check Charges Due: .00
+ Total FCL/Bank Fees Due: .00
+ MIP/PMI Payment Due: .00
+ Miscellaneous Fees Due: 25.00
- Loss Draft Balance: .00

Total Amount Due

43,056.59

Important Information

Loan Number: 45005732

Property Address
3814 St Lawrence Ave
Cincinnati OH 45205

James Williams
Loan History

Page 1

January 23, 2015
Loan # 45005732

Starting Balances
Principal: 40,000.00
Tax & Insurance: 0.00
Unapplied: 0.00

Date Paid /Payment	Bk/Inv/Grp	Inv Ln #	Tran Desc	Tran Code	Due Date	Sub Type	T&I Bal	Ret Chk Chrg	Fcl/Bank Fee	Payee Name	Service Fee	Prin
02/01/12	01 044 001	45005732	Check	SDI	01/15/12		197.00		.00			
548.03		350.24					197.00		.00			40,000.00
02/23/12	01 044 001	45005732	Bank Check	SDI	02/15/12		394.00		.00			
548.03		349.73					197.00		.00			40,000.00
03/15/12	01 044 001	45005732	Escrow Disburs	DIS	03/15/12		303.80		.00	Hamilton County Treasurer		
-90.20		.00					-90.20		.00	Tax		40,000.00
03/19/12	01 044 001	45005732	Bank Check	SDI	03/15/12		500.80		.00			
548.03		338.80					197.00		.00			39,985.68
04/16/12	01 044 001	45005732	Bank Check	SDI	04/15/12		697.80		.00			
548.03		305.90					197.00		.00			39,940.55
07/09/12	01 044 001	45005732	Bank Check	SDI	05/15/12		894.80		.00			
1,166.03		916.67					197.00		.00			39,923.29
07/25/12	01 044 001	45005732	Check	SDI	07/15/12		1,091.80		.00			
351.03		109.08					197.00		.00			39,923.29
10/03/12	01 044 001	45005732	Bank Check	SDI	07/15/12		1,091.80		.00			
386.01		392.69					.00		.00			39,923.29
11/27/12	01 044 001	45005732	Bank Check	SDI	08/15/12		1,288.80		.00			
394.35		163.62					197.00		.00			39,923.29
11/27/12	01 044 001	45005732	Bank Check	SDI	09/15/12		1,485.80		.00			
583.13		349.06					197.00		.00			39,923.29

Loan # 45005732

[illegible]

45005732

[illegible]

Memo Report

Loan #/ Originator	Subject/ Text	Create Date	Actual Date	Notify Update	Date Update	Created By	Notify	Updated By	Type/ Category	Res? Status?
45005732 Williams, James III	escrow increase	01/16/13	01/16/13	amy					Escrow	
45005732 Williams, James III	Incoming	01/21/13	01/21/13	Judy Rabon					Collections	
45005732 Williams, James III	JOR - cust says he sent in a cashiers' check in Dec., told him we don't have it so he needs to check w/his bank on it & get back to me	01/21/13	01/21/13	deandreae					Collections	
45005732 Williams, James III	DSE-cust called in to give us the cashiers check#187534 for \$583.06 that he claims he sent out in DEC told him due to the holiday today that he needs to contact his bank on 01/22 abd give us a call back once he speaks to someone form the bank	01/25/13	01/25/13	Jenny Agran					Collections	
45005732 Williams, James III	General Notes	01/25/13	01/25/13	JPS - **IMS did an OC on 01/17/13** Occupancy Status: Occupied					Collections	
45005732 Williams, James III	Verification: Animals Present, Lawn Maintained, Left Door Hanger at the Property, Lights On, Personal Property Present, Visible Damages									
45005732 Williams, James III	General Comments: The first floor has dogs inside and the second floor is closed off by the city.	01/25/13	01/25/13	Vernessa Thomas					Collections	
45005732 Williams, James III	incoming cal	01/25/13	01/25/13	VRT--called in to verify if copy of ck rec s/w Ms Judy stated she sent to pay process to research					Collections	
45005732 Williams, James III	incoming	02/04/13	02/04/13	Wm*****sending REQUEST FOR DQ ADJ*****					Collections	
45005732 Williams, James III	outgoing	02/05/13	02/05/13	WM***DQ ADJ- 100%-\$-1515.54 / 75%-\$-1136.65*****					Collections	
45005732 Williams, James III	incoming	02/07/13	02/07/13	faronicah					Collections	
45005732 Williams, James III	FCH Cust clid in about figures. Gave him both armts and explain them to him. He stld he needs to think about and get back with us.	02/12/13	02/12/13	Wendy Merritt					Collections	
45005732 Williams, James III	incoming	02/12/13	02/12/13	WM- cust will send what he has by 2/14 and if need be I will have to resubmit and he is aware of that					Collections	
45005732 Williams, James III	incoming	02/15/13	02/15/13	faronicah					Collections	
45005732 Williams, James III	FCH Cust clid stld he mailed check for \$1132.00 on 2/14 should have pymt by 2/18. Call cust after 4pm on 2/18	02/20/13	02/20/13	Erika Martinez					Collections	
45005732 Williams, James III	general	02/20/13	02/20/13	em // gave a copy of check \$1100 for Dq Adj to windy					Collections	
45005732 Williams, James III	outgoing	02/22/13	02/22/13	Wm- HME#-LMOVMA					Collections	
45005732 Williams, James III	DQ ADJ	02/27/13	02/27/13	Jessica Carter					Collections	
45005732 Williams, James III	total pd \$1100 - UPB adj = interest to roll \$601.58 minus PA \$118.48, plus non cash \$99.61 = \$582.71 borrower due 3/15/13	04/08/13	04/08/13	Brittany Long					Collections	
45005732 Williams, James III	General notes	04/08/13	04/08/13	BL A certified receipt was returned from 3814 St Lawrence Ave Cincinnati, OH 45205 signed by James Williams.					Collections	
45005732 Williams, James III	outgoing	08/06/13	08/06/13	duaneg					Collections	
45005732 Williams, James III	DCG - Called home imovm.	08/12/13	08/12/13	duaneg					Collections	
45005732 Williams, James III	DCG - Called home imovm.	08/12/13	08/12/13	duaneg					Collections	

Loan #/ Originator	Loan Name	Subject/Text	Create Date	Actual Date	Notify Date	Update Date	Created By	Notify	Updated By	Type/Category	Rest/Status?
45005732	Williams, James III	outgoing	08/13/13	08/13/13			duaneg			Collections	
45005732	Williams, James III	DGC - Called home cust says he mailed payout August 12th.								Collections	
45005732	Williams, James III	outgoing	08/19/13	08/19/13			duaneg			Collections	
45005732	Williams, James III	outgoing	08/20/13	08/20/13			duaneg			Correspondence	
45005732	Williams, James III	DGC - Called home Imovm.								Collections	
45005732	Williams, James III	outgoing	08/21/13	08/21/13			duaneg			Collections	
45005732	Williams, James III	DGC - Called home Imovm.								Collections	
45005732	Williams, James III	outgoing	08/29/13	08/29/13			duaneg			Collections	
45005732	Williams, James III	DGC - Calcid home Imovm. REQUESTED 10 DAY NOTICE AUGUST 29TH.								Collections	
45005732	Williams, James III	outgoing	09/03/13	09/03/13			duaneg			Collections	
45005732	Williams, James III	DGC - Called home Imw male wrk Imovm.								Collections	
45005732	Williams, James III	General Notes	09/04/13	09/04/13			Jenny Agran			Collections	
45005732	Williams, James III	JPS - **Ordered OC thru IMIS per Duane on 08/30/2013**								Collections	
45005732	Williams, James III	General Notes	09/06/13	09/06/13			Jenny Agran			Collections	
45005732	Williams, James III	JPS - **IMIS did an OC on 09/04/13** Occupancy Status: Occupied								Collections	
Verification: Lawn Maintained, Left Door Hanger at the Property, Lights On, Personal Property Present, Property is Well Maintained, No Visible Damages											
45005732	Williams, James III	outgoing	09/06/13	09/06/13			duaneg			Collections	
45005732	Williams, James III	General Comments: Inspection complete								Collections	
45005732	Williams, James III	outgoing	09/06/13	09/06/13			duaneg			Collections	
45005732	Williams, James III	DGC - Called home cust mailed a check on Sept 4th 603.03 414.00 cashiers checks.								Collections	
45005732	Williams, James III	outgoing	12/06/13	12/06/13			duaneg			Collections	
45005732	Williams, James III	DGC - Called home Imovm.								Collections	
45005732	Williams, James III	outgoing	12/16/13	12/16/13			duaneg			Collections	
45005732	Williams, James III	DGC - Called home Imovm.								Collections	
45005732	Williams, James III	outgoing	01/03/14	01/03/14			duaneg			Collections	
45005732	Williams, James III	DGC - Called home Imovm.								Collections	
45005732	Williams, James III	outgoing	01/07/14	01/07/14			duaneg			Collections	
45005732	Williams, James III	DGC - Called home Imovm.								Collections	
45005732	Williams, James III	outgoing	01/09/14	01/09/14			duaneg			Collections	
45005732	Williams, James III	DGC - Called home Imovm.								Collections	
45005732	Williams, James III	OUTGOING	01/10/14	01/10/14			duaneg			Collections	
45005732	Williams, James III	DGC - Called home Imovm. REQUESTED 10 DAY NOTICE JAN 10TH.								Collections	
45005732	Williams, James III	General Notes	01/14/14	01/14/14			Wendy Merritt			Collections	

Subject/Text	Create Date	Actual Date	Notify Date	Update Date	Created By
Outgoing	02/06/14	02/06/14			Brittany Long
Bl Hm # Female answered and said he is not available and she is on hold on the other line. Said spoke with customer and he said he is really busy at work right now but will call back around 3-4	02/11/14	02/11/14			Brittany Long
incoming	02/11/14	02/11/14			Brittany Long
incoming	02/11/14	02/11/14			Brittany Long
BL Customer called and said this has been a unusually cold, worst winter. Pipes in basement have those. He is working but significant other is not. Has 2 loans for his 401k and they are almost paid another loan until they have been paid. Has been working to get lead out of house. I let him know correct e-mail address is jwilliams350@zoomtown.com. I told him we will re-send and to get that send payment in a week. I asked him to check in next week. Changing e-mail address from jwilliams350@zoomtown.com to jwilliams350@zoomtown.com. I told him we will re-send and to get that	02/27/14	02/27/14			kima
Utility	02/27/14	02/27/14			kima
PAST DUE Water bill \$1382.10 Due on 2/27/14	02/28/14	02/28/14			Kendric Free
Loss Mit	02/28/14	02/28/14			Kendric Free
kt...called the borrower to see if there is a cash reserve and work on repayment plan	03/17/14	03/17/14			Kendric Free
Loss Mit	03/17/14	03/17/14			Kendric Free
kt...REPAYMENT PLAN...12 MONTHLY PAYMENTS OF \$753.79 WITH ONE ESCROW PAYMENT ON DEFERRED.	03/19/14	03/19/14			kima
PAST DUE AMOUNT \$1392.68 WATER BILL	04/02/14	04/02/14			Kendric Free
Loss Mit	04/02/14	04/02/14			Kendric Free
kt...denial letter sent/no response...14 days	04/08/14	04/08/14			Kendric Free
Loss Mit	04/08/14	04/08/14			Kendric Free
kt...REPAYMENT PLAN...18 MONTHLY NOTES OF \$703.49 WITH TWO PAYMENTS DEFERRED. ON LATE CHARGES, NEGATIVE ESCROW AND MISC FEES OF \$250 PAID IN APRIL.	04/10/14	04/10/14			Wendy Merritt
General Notes	04/10/14	04/10/14			Wm- **** Received signed repayment plan back*****
Loss Mit	04/12/14	04/12/14			Kendric Free
kt...REPAYMENT PLAN...44 MONTHS OF \$673 WITH TWO PAYMENT DEFERRED. ONE ESCROW AND APRIL FOR MISC FEES, NEGATIVE ESCROW AND LATE CHARGES.	05/01/14	05/01/14			Kendric Free
Property	05/01/14	05/01/14			Kendric Free
kt...borrower stated he recieved a \$1300 water bill from Cincinnati Water Works that is past due due to home	05/05/14	05/05/14			Tammalla Johnson
incoming	05/05/14	05/05/14			Tammalla Johnson
td]- he ci about his water bill, trans to kirk	06/27/14	06/27/14			Derek Dutcher
General Notes	06/27/14	06/27/14			Derek Dutcher
DJD - Kendric mailed denial letter today due to broken LMT repay plan.	06/27/14	06/27/14			Derek Dutcher
General Notes	06/27/14	06/27/14			Derek Dutcher

Loan #/ Originator	Loan Name	Subject/ Text	Create Date	Actual Date	Notify Date	Update Date	Created By	Notify	Updated By	Type/ Category	Res?/ Status?
45005732	Williams, James III	outgoing	11/11/14	11/11/14			Brittany Long			Collections	
45005732	Williams, James III	BL Hm # Imovm									
45005732	Williams, James III	outgoing	11/29/14	11/29/14	11/29/14	11/29/14	Brittany Long		Brittany Long	Collections	
45005732	Williams, James III	General Notes	12/09/14	12/09/14			kirkb			Collections	
KBProperty Address: 3814 ST LAWRENCE AVE, CINCINNATI, OH 45205											
Job Category: Occupancy Inspection - 120 Daysby US BEST on 12-07-14											
Property Is Occupied - Personal property present, utilities are on, dog present on the interior and barking, neighbor confirmed occupancy, notice posted on front door											
45005732	Williams, James III	Collections	01/09/15	01/09/15			Kendric Free			Collections	N
kf...Reviewed this account with asset management review board approved to initiate proactive CFK efforts if no resolution in 15 days will send to Legal.											
45005732	Williams, James III	General Notes	01/22/15	01/22/15			Derek Dutcher			Collections	N
DJD - no resolution to this account. Emailing Meredith to begin Legal Packets to send the account to Legal.											

Item Count = 82

Total Item Count = 82

Convey. number: 25789
 Deed number: 243304
 Instr. number: 245409
 Transfer date: 09/13/2011
 Sec. 319.202 R.C.
 Sec. 322.02 R.C.
Dundy Rhodes
 Hamilton County Auditor
 Sales amount: 7,504
 Permit fee: 15.40
 Transfer fee: 0.50
 Conveyance fee: 7.70
 Fee total: 23.60

Wayne Coates
 Hamilton County Recorder's Office
 Doc #: 11-0104095 Type: DE
 Filed: 09/13/11 03:08:57 PM \$36.00
 Off.Rec.: 11821 01283 F 3 324



Commitment Number: 2788322
 Seller's Loan Number: 1694399576_C101K5F

After Recording Return To:

ServiceLink Hopewell Campus
4000 Industrial Boulevard
Aliquippa, PA 15001
(800) 439-5451

PROPERTY APPRAISAL (TAX/APN) PARCEL IDENTIFICATION NUMBER
 174-6-123

SPECIAL/LIMITED WARRANTY DEED

Fannie Mae more commonly known as Federal National Mortgage Association, whose mailing address is 14421 Dallas Parkway, Suite 100 Dallas, TX 75256, hereinafter grantor, for \$ 10.00 and other good and valuable consideration paid, grants with covenants of limited warranty to Harbour Portfolio VII, LP, hereinafter grantee, whose tax mailing address is 8214 Westchester, Suite 635, Dallas, TX 75225, the following real property:

All that certain parcel of land situate in the City of Cincinnati, County of Hamilton, State of Ohio, being known and designated as part of Lots 50 and 51 of Mt. St. Vincent Syndicate Subdivision as recorded in Plat Book 6, Page 111, Hamilton County, Ohio Plat Records; being at a point on the northerly line of St. Lawrence Avenue, 42.25 feet east of the northeast corner of St. Lawrence Avenue and Beech Avenue; 1. thence running east along the northerly line of St. Lawrence Avenue, 42.25 feet to a point; 2. thence north on a line parallel with Beech Avenue, 99 feet more or less to the north line of said Lot 51; 3. thence at right angles to said last names line 40 feet to a point; 40 feet east of Beech Avenue; 4. thence south on a line parallel with Beech Avenue, 113 feet more or less to St. Lawrence Avenue at the point of beginning.

Property Address is: 3814 SAINT LAWRENCE AVE., CINCINNATI, OH 45205.

DESCRIPTION ACCEPTABLE 1821 1283
 HAMILTON COUNTY ENGINEER

Tax Map - 9-13-11

CAGIS -

ORIGINAL

174-6-123

Seller makes no representations or warranties, of any kind or nature whatsoever, other than those set out above, whether expressed, implied, by law, or otherwise, concerning the condition of the title of the property prior to the date the seller acquired title.

The real property described above is conveyed subject to the following: All easements, covenants, conditions and restrictions of record; All legal highways; Zoning, building and other laws, ordinances and regulations; Real estate taxes and assessments not yet due and payable; Rights of tenants in possession.

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title interest, lien equity and claim whatsoever of the said grantor, either in law or equity, to the only proper use, benefit and behalf of the grantee forever.

Prior instrument reference: 11-0040573 4/4/2011

11821 1284

Executed by the undersigned on 8-16, 2011:

Federal National Mortgage Association by ServiceLink, a Division of Chicago Title Insurance Company, its Attorney

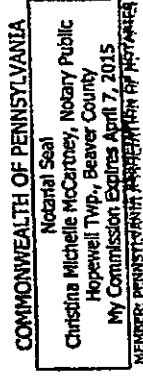
By: *Christopher Daniel*

Name: Christopher Daniel

Its: AUP

STATE OF PA
COUNTY OF Brewer

The foregoing instrument was acknowledged before me on 8-16, 2011 by Christopher Daniel its AUP on behalf of ServiceLink, a Division of Chicago Title Insurance Company, the Attorney-in-Fact for Fannie Mae more commonly known as Federal National Mortgage Association, who is personally known to me or has produced _____ as identification, and furthermore, the aforementioned person has acknowledged that his/her signature was his/her free and voluntary act for the purposes set forth in this instrument.



Christina Michelle McCartney
Notary Public

This instrument prepared by:
Jay A. Rosenberg, Esq., Rosenberg LPA, Attorneys At Law, 7367A E. Kemper Road,
Cincinnati, Ohio 45249 (513) 247-9605 Fax: (866) 611-0170

11821 1285

Prepared By:
Harbour Portfolio VII, LP
P.O. Box 1996
Irmo, SC 29063
(803) 798-4666

Contract Expiration : 12/15/2041
If payments are made in accordance
with the terms of this Agreement.

AGREEMENT FOR DEED

(Land Contract)

Acct #45005732

CONTRACT SUBJECT TO ARBITRATION

THIS AGREEMENT FOR DEED is entered into on this 15th day of December, 2011 between Harbour Portfolio VII, LP hereafter known as the "Seller" and James R Williams, III hereafter known as the "Purchaser".

WITNESSETH that if Purchaser shall first make the payments and perform the covenant(s) hereafter described:

1. **SELLER** hereby covenant(s) and agree(s) to convey and assure to the Purchaser and his/hers/their heirs, executors, administrators or assigns, in fee simple, clear of all encumbrances, by a good and sufficient deed, the lot and piece of land, situated at: **3814 ST LAWRENCE AVE**, in the County of **Hamilton**, the city of **CINCINNATI**, the State of **OH** and further known and described as follows, to-wit:

SEE Attachment "A" FOR LEGAL DESCRIPTION OF PROPERTY

2. **PURCHASER** hereby covenant(s) and agree(s) to pay to the Seller the sum of **Forty Thousand Seven Hundred Dollars** and no/cents, (\$40,700.00) in the manner as follows: **Seven Hundred Dollars** and no/cents, (\$700.00);

THIS DOWN PAYMENT IS NON-REFUNDABLE *Nu* (initial)

has been paid (prior to the release of this contract) on 12/15/2011 and the remaining **Forty Thousand Dollars** and no cents (\$40,000.00) shall be paid according to the terms of a "Promissory Note" of even date with interest at the rate of Ten percent (10%) per annum, payable monthly on the whole sum remaining from time to time unpaid;

3. **AND TO PAY ALL TAXES**, assessments or impositions that may be legally levied or imposed upon said land and improvements and/or personal property as of the date of this Agreement for Deed (Land Contract).

4. **AND TO KEEP THE BUILDINGS UPON SAID PREMISES INSURED BY SOME COMPANY SATISFACTORY TO THE SELLER**, and payable to the parties, respectively as their interest may appear in the sum not less than Forty Thousand Dollars and no/cents (\$40,000.00) during the term of this agreement.

5. **AND IF ANY TAXES, INSURANCE OR OTHER ASSESSMENTS** are not paid then this agreement is in default, and at the option of the Seller, the seller can pay said taxes, insurance or other assessments and add the payments made plus up to 50% of that payment as penalty to the principal balance due.

11926 1706

6. **THE SALE OF THE PROPERTY** (and the term "Property") shall include all buildings and improvements on the property and all rights, title and interest of Seller in and to adjacent streets, roads, alleys and rights-of-way, but no mineral interests.

IT IS MUTUALLY AGREED, by and between the parties hereto, that the Seller transfers the said property to the Purchaser in strictly "**AS IS**" condition without any condition disclosure statement. JWU (initial) and the **Purchaser(s)** are solely responsible for bringing the building and premises to a habitable condition within a reasonable period of time not exceeding **Four months (4)**, and maintaining the property in good state of repairs during the term of this agreement. Purchaser(s) may request an extension from the Seller by contacting prior to the four months deadline. The purchaser(s) agrees to keep the premises neat and orderly and not conduct or allow to be conducted any illegal or offensive activities which might constitute a nuisance.

7. **AND IN CASE OF FAILURE OF THE PURCHASER** to make any of the payments or any part thereof, or to perform any of the covenants hereby made and entered into, or transfer of any ownership interest in this "**Agreement**" by Purchaser, this contract, **at the option of the Seller**, may be forfeited and terminated, and the Purchaser shall forfeit all payments made by him/her/them on this contract; and such payments may be retained by the Seller in full satisfaction and liquidation of all damages sustained by them, and the premises aforesaid without being liable to any action therefore. And if agreement is placed with an attorney or other agent for collection by suit or otherwise due to default, Purchaser(s) will pay, on demand, any of said fees and related expenses that the Seller incurs. JWU (initial)

8. **CONVERSION TO "MONTH TO MONTH" TENANCY**; upon the Seller exercising its right of termination as provided herein, all rights and interest hereby created and then existing in the Purchaser and in all claiming Lender(s), the Purchaser shall wholly cease and terminate, and the Purchaser shall be deemed a "month to month" tenant. The Purchaser now known as "Tenant" agrees to surrender the said property to the Seller without demand, peaceful possession of said property in as good condition as it is now. Reasonable wear and tear alone accepted within thirty (30) days after notice of termination. After termination by the Seller pursuant to this paragraph; JWU (initial)

9. **THE PURCHASER SHALL** then pay rent in an amount equal to the principal and the interest payment, in addition to any other agreed upon monthly assessments stated herein and the Purchaser acknowledges that the Seller can initiate an action to evict the Purchaser immediately. In the event the Purchaser neglects or refuses to surrender such possession it shall be lawful for the Seller to enter upon and take possession of the said property without notice and remove all persons and their personal property. Seller may, at their own option, cause a written declaration to be recorded in the office of the Clerk of Court of Hamilton County, to evidence the existence of his/hers/theirs election to terminate all rights hereunder in accordance herewith. Such declaration when so recorded shall be, as to all subsequent Purchasers or Tenants or encumbrances of the property or any part thereof, conclusive proof of default by the Purchaser and the Seller election to terminate all rights in the said property existing by reason of this agreement. All moneys paid by the Purchaser and all improvements constructed in or upon the said property shall be retained by the Seller as compensation for the use and occupancy thereof by the Purchaser, consideration for the execution of this Agreement and liquidation damages to the Seller for such default. The Seller in the event of default by the Purchaser, and both Parties hereto agree that these forfeitures are reasonable and are not intended as a penalty. JWU (initial)

10. **THE PURCHASER ACKNOWLEDGES** that upon termination of this agreement by the Seller and Purchaser becomes a "month to month" tenant with a monthly rent equal to **Three Hundred Fifty One Dollars and 03/100 Cents (\$351.03)**.

11. **IT IS MUTUALLY AGREED**, by and between the Parties hereto, that the time of each payment is essential part of this contract and that all covenants and agreements herein contained shall extend to and be obligatory upon the heirs, executors, administrators and assigns of respective parties. **At the option of the Seller**, Purchaser further agrees to convert these documents to a Deed and Mortgage and provide the seller updated financial information. **And it is further understood that the Deed will exclude any and all mineral interests.** The purchaser

also agrees that the seller has the right to sale his/her/their agreement or mortgage to another party.

ARBITRATION: *ANY dispute between these parties shall be decided by an arbitrator to be chosen by the parties or if the parties' cannot agree on an arbitrator, then assigned by a court of competent jurisdiction, and such arbitration is mandatory and the judgment of the arbitrator shall be final and will be entered as judgment in a court of law of competent jurisdiction. The parties expressly and knowingly waive their right to a jury trial. Arbitration does not apply to eviction and or foreclosure.*

VENUE AND JURISDICTION: *IN THE event that any suit or claim may arise concerning this contract or the obligation there under the suit or claim shall be brought in Lexington County, state of South Carolina, and the parties agree to waive any and all objections they or it may have to such venue or personal or subject matter jurisdiction or Forum non conveniens and agree further to be bound and governed by South Carolina law.*

(SELLERS' SIGNATURE)

IN WITNESS WHEREOF, the Parties to these present have hereunto set their hands and seals the day and year first written above.

Michael Pressley
Witness
Print Name: Michael Pressley

Harbour Portfolio VII, LP

By: _____
David W. Campbell, Manager

Rebecca Gutierrez
Witness
Print Name: Rebecca Gutierrez

STATE OF SOUTH CAROLINA)
)
COUNTY OF LEXINGTON)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, do hereby certify that David W. Campbell, Manager for Harbour Portfolio VII, LP, the seller, herein appeared before me this day and acknowledged the due execution of the foregoing instrument.

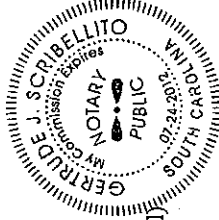
SWORN and subscribed before me on this

23 day of October, 2014

Gertrude J. Scribellito
Notary's Signature

Notary Public for the State of South Carolina

My Commission Expires: _____ (Seal)



(PURCHASER SIGNATURES)
(Acct# 45005732)

Mary G. Stidham
Witness
Print Name: Mary G. STIDHAM

James R. Williams, III
James R Williams, III

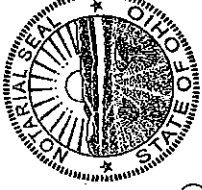
Gary Kirksey
Witness
Print Name: Gary Kirksey

STATE OF Ohio)
COUNTY OF Hamilton)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, do hereby certify that the purchaser, James R Williams, III herein appeared before me this day and acknowledged the due execution of the foregoing instrument.

SWORN and subscribed before me on this
28 day of December, 2011
Deborah J. McNamee
Notary's Signature
Notary Public for the State of Ohio
My Commission Expires: 10/20/2015 (Seal)



DEBORAH J. McNAMEE
Notary Public, State of Ohio
My Commission Expires 10/20/2015

ATTACHMENT "A" – LEGAL DESCRIPTION

THIS AGREEMENT is secured by the property listed below between Harbour Portfolio VII, LP, and James R Williams, III :

Street Address: 3814 ST LAWRENCE AVE
CINCINNATI, OH, 45205

Description: All certain parcel of land situate in the City of Cincinnati, County of Hamilton, State of Ohio, Being known and designated as part of Lots 50 and 51 of Mt. St. Vincent Syndicate as recorded in Plat Book 6, Page 111, Hamilton County, Ohio Plat Records; being at a point on the northerly line of St. Lawrence Avenue. 42.25 feet east of the northeast corner of St. Lawrence Avenue and Beech Avenue: 1. thence running east along the northerly line of St. Lawrence Avenue, 42.25 feet to a point; 2. thence north on a line parallel with Beech Avenue, 99 feet more or less the north line of said Lot 51; 3. thence at right angles to said last names line 40 feet to a point; 40 feet east of Beech Avenue; 4. thence south on a line parallel with Beech Avenue, 113 feet more or less to St. Lawrence Avenue the point of beginning
Property Address is: 3814 SAINT LAWRENCE AVE., CINCINNATI, OH 45205

TMS: # 174-0006-0123-00

Initial *MRW*

11926 1710

"CERTIFICATION"

I/WE, **THE PURCHASER**, hereby certify that I/We have been informed by the Seller that it is advisable when entering into an **"Agreement for Deed"** for real estate to obtain legal advice from an attorney. I/We the Purchaser have decided not to consult an attorney and I/We have made that decision outside the presence of the Seller. I/We further certify this **"Certification"** was signed outside the presence of Seller.

Mary C. Stidham
Witness
Print Name: Mary C. STIDHAM

James R. Williams, III
James R Williams, III

Gary Karksey
Witness
Print Name: Gary Karksey

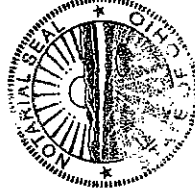
STATE OF Ohio)
COUNTY OF Hamilton)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, do hereby certify that the purchaser, James R Williams, III herein appeared before me this day and acknowledged the due execution of the foregoing instrument.

SWORN and subscribed before me on this
28 day of December, 2011

Deborah J. McNamee
Notary's Signature



DEBORAH J. McNAMEE
Notary Public, State of Ohio
My Commission Expires 10/20/2015

Notary Public for the State of Ohio
My Commission expires: 10/20/2015 (Seal)

LEAD BASED PAINT RIDER

RIDER TO THE "AGREEMENT FOR DEED" dated the 15th day of December, 2011 between the *Purchaser* and *Seller* for the property located at: 3814 ST LAWRENCE AVE, CINCINNATI in the County of Hamilton, State of OH

SELLER AND THE PURCHASER AGREE that the following additions and/or modifications are hereby made to the above referenced Contract:

1 – **AGREEMENT FOR DEED CONTINGENCY.** Pursuant to Federal Regulations, the provisions of this Rider must be satisfied before the Purchaser are obligated under this Agreement for Deed.

2 – **LEAD WARNING STATEMENT.** The Seller, as owners of an interest in residential real property of which a residential dwelling was built prior to 1978, are notified that such property may present exposure to lead from lead-based paint that may place young children at risk of developing lead poisoning. Lead poisoning in young children may produce permanent neurological damage, including learning disabilities; reduce intelligence quotient, behavioral problems, and impairing memory. Lead poisoning also poses a particular risk to pregnant women. The Seller, as owners of an interest in the residential real property, are required to provide any Purchaser with whom the Seller enter into an Agreement for Deed with any information on lead-based paint hazards from risk assessments or inspections in the possession of the Seller and notify the Purchaser of any known lead-based paint hazards. A risk assessment or inspection for possible lead-based paint hazards is recommended prior to purchase.

3 – **LEAD HAZARD INFORMATION PAMPHLET.** Seller shall deliver to the Purchaser an EPA approved lead hazard information pamphlet (For example, Protect Your Family From Lead In Your Home). Intact lead-based that is in good condition is not necessarily a hazard.

4 – **SELLER'S DISCLOSURE.** (Check all applicable boxes)

(A) Presence of Lead-Based Paint and/or Lead Based Paint Hazards. (Check either (1) or (2) below)

— (1) **Hazards Known.** Attached hereto is a statement signed by Seller disclosing the presence of known lead-based paint and /or lead-based hazards at the Property, including but not limited to the basis of the determination that lead-based paint and /or lead-based paint hazards exist, the location of the lead-based paint and/or lead-based paint hazards and the condition of the painted surfaces.

☒ (2) **Hazards Unknown.** Seller has no actual knowledge of the presence of lead-based and/or lead-based paint hazards at the property.

(B) Records and reports available to Seller. (Check either (1) or (2) below)

— (1) **Records Provided.** The following is a list of all records and/or reports available to the Seller pertaining to lead-based paint and/or lead-based paint hazards at the property.

☒ (2) **No Records.** The Seller has no records or reports pertaining to lead-based paint hazard risk assessment or inspection.

5 – **RISK ASSESSMENT.**

(INITIAL either (A) OR (B) below)

THW/MS (A) PURCHASER hereby waive/waives the opportunity to conduct a lead-based paint hazard risk assessment or inspection.

(B) THIS CONTRACT IS CONTINGENT upon a risk assessment or inspection of the Property for the presence of lead-based paint and/or lead-based paint hazards being obtained by the Purchaser at the expense of the Purchaser before 5:00 pm on the tenth calendar day after full execution of the Contract by all parties (the "Lead Paint Inspection Period"). If the results of such inspection are unacceptable to the Purchaser for any reason whatsoever, the Purchaser shall notify the Seller of the attorney of the Seller in writing within two business days after the end of the Lead Paint Inspection Period, together with a copy of the inspection and/or risk assessment report. In such case, either party may cancel the Contract upon written notice to the other party or the other party's attorney. A copy of such notice(s) should be delivered to the real estate brokers. If the notice of unacceptable results by the Purchaser's is not received by the Seller or the attorney of the Seller within two business days after the end of the Lead Paint Inspection Period, this Inspection contingency is deemed waived by the Purchaser. The definitions in Paragraph 1.B and C of Form 1.1 Contract Rider (1995) shall be used to determine whether or not the notice of unacceptable results by the Purchaser has/have been received by the Seller before the end of the Lead Paint Inspection Period. The Seller will cooperate with the inspection made by the Purchaser in such fashion as may be reasonably requested by the Purchaser. The Purchaser may remove this contingency at any time without cause.

6 - ACKNOWLEDGEMENT BY THE PURCHASER.

(INITIAL AND DATE EACH OF THE FOLLOWING)

Initial Date
THW/MS 12-28-11 PURCHASER HAS/HAVE received copies of all information, records and/or reports set forth in Paragraph 4 of this Rider or attached to this contract.

THW/MS 01-10-12 PURCHASER HAS/HAVE received an EPA approved lead hazard information pamphlet.

THW/MS 01-10-12 PURCHASER HAS/HAVE received a 10-day opportunity (or mutual agreed upon period) or has/have waived the opportunity to conduct a risk assessment or inspection for the presence of and/or lead-based paint hazards.

7 - CERTIFICATION OF ACCURACY. The undersigned have reviewed the information above and certify to the best of their knowledge, that the statement they have provided is true and accurate.

3814 ST LAWRENCE AVE, CINCINNATI OH 45205
Acct #45005732

MOLD DISCLOSURE

Print Name(s) of Seller: Harbour Portfolio VII, LP

Print Name(s) of Buyer: James R Williams, III

Property Address: 3814 ST LAWRENCE AVE, CINCINNATI OH 45205

1. Seller Disclosure. To the best of Sellers' actual knowledge, Sellers represent:

A. The Property described herein ___ has XX has not been previously tested for molds.

If answer to (A) is "has not," then skip (B) and (C) and go to Section 2.

If answer to (A) is "has" then complete (B) and (C).

B. The molds found ___ were ___ were not identified as toxic molds.

C. With regards to any molds that were found, measures ___ were ___ were not taken to remove those molds.

2. **Mold Inspections.** Molds, funguses, mildew and similar organisms may exist in the Property of which the Seller is unaware and has no actual knowledge. These contaminants generally grow in places where there is excessive moisture, such as where leakage may have occurred in roofs, pipes, walls and plant pots, or where there has been flooding. A professional home inspection may not disclose molds. Buyer may wish to obtain an inspection specifically for molds to more fully determine the condition of the Property and its environmental status. Neither Sellers' agent nor Buyers' agents are experts in the field of mold. The Buyers are strongly encouraged to satisfy themselves as to the Property condition.

Buyers' Initials: JKW/AL

3. **Hold Harmless.** Buyers make the decision to purchase the Property independent of any representation of the Agents, Brokers or Attorneys involved in the transaction regarding mold. Accordingly, Buyers agree to indemnify and hold

(print names of Brokers, Designated Agents and Attorneys) harmless in the event any mold is present on the Property.

4. **Receipt of Copy.** Sellers and Buyers have read this Mold Disclosure, and by their signatures hereon acknowledge receipt of a copy thereof.

5. **Professional Advice.** Sellers and Buyers execute this Disclosure with the understanding that they should consult with a professional of their choice regarding any questions or concerns before its execution.

SELLER(S): Harbour Portfolio VII, LP

David W. Campbell, Manager

BUYER(S)

James R. Williams, III 12-20-11
James R Williams, III Date

(PURCHASER SIGNATURES)
(Acct # 45005732.)

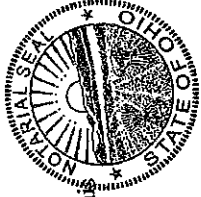
Mary A. Stidham
Witness
Print Name: Mary A. STIDHAM

James R. Williams, III
James R Williams, III

Gary Kirksey
Witness
Print Name: Gary Kirksey

STATE OF Ohio)
COUNTY OF Hamilton)

I, the undersigned, a Notary Public, do hereby certify that the purchaser, James R Williams, III herein appeared before me this day and acknowledged the due execution of the foregoing instrument.



DEBORAH J. McNAMEE
Notary Public, State of Ohio
My Commission Expires 10/20/2015

SWORN and subscribed before me on this 28 day of November, 2011
Deborah J. McNamee
Notary's Signature
Notary Public for the State of: Ohio
My commission expires: 10/20/2015 (Seal)

(SELLERS' SIGNATURE)

SIGNED, sealed and delivered in the presence of:

Harbour Portfolio VII, LP

Richard Pressley
Witness
Print Name: Richard Pressley

By: [Signature]
David W. Campbell, Manager

Rebecca Gubers
Witness
Print Name: Rebecca Gubers

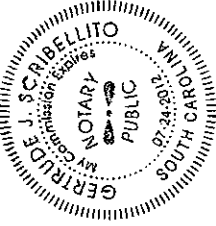
STATE OF SOUTH CAROLINA)
COUNTY OF LEXINGTON)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, do hereby certify that David W. Campbell, Manager for Harbour Portfolio VII, LP, the seller, herein appeared before me this day and acknowledged the due execution of the foregoing instrument.

SWORN and subscribed before me on this
3 day of Jan, 2012

[Signature]
Notary's Signature
Notary Public for the State of South Carolina
My Commission Expires: _____ (Seal)



2012 JAN 25 AM 10:01

DUSTY RHODES
AUDITOR
HAMILTON COUNTY OHIO

Wayne Conatas
Hamilton County Recorders Office
Doc #: 12-0010491 Type: LC
Filed: 01/25/12 12:39:46 PM \$102.00
Off.Rec.: 11926 01705 F 12 315

1192601705FB

Type of Document: Land Contract

Preparer Information:

Erika Klaus, PO Box 1996, Irmo, SC 29063 803-750-1196

Taxpayer Information:

Harbour Portfolio VII, LP, PO Box 1996, Irmo, SC 2906 803-750-1196

Return Document to:

Erika Klaus, PO Box 1996, Irmo, SC 29063 803-750-1196

Grantors:

Harbour Portfolio VII, LP
8214 Westchester, Suite 635
Dallas, TX 75225

Grantee:

James R. Williams, III
3814 St Lawrence
Cincinnati, OH 45205

Legal Description:

All certain parcel of land situate in the City of Cincinnati, County of Hamilton, State of Ohio, Being known and designated as part of Lots 50 and 51 of Mt. St. Vincent Syndicate as recorded in Plat Book 6, Page 111, Hamilton County, Ohio Plat Records; being at a point on the northerly line of St. Lawrence Avenue. 42.25 feet east of the northeast corner of St. Lawrence Avenue and Beech Avenue: 1. thence running east along the northerly line of St. Lawrence Avenue, 42.25 feet to a point; 2. thence north on a line parallel with Beech Avenue, 99 feet more or less the north line of said Lot 51; 3. thence at right angles to said last names line 40 feet to a point; 40 feet east of Beech Avenue; 4. thence south on a line parallel with Beech Avenue, 113 feet more or less to St. Lawrence Avenue the point of beginning

TAX MAP OR PARCEL ID NO.: 174-0006-0123-00

PROPERTY COMMONLY KNOWN AS: 3814 Saint Lawrence Ave, Cincinnati, OH 45205

Book & Page Reference: Instr# 11-0104095; Dated 09/13/2011

11926 1705

Transfer Not Necessary

953

Dusty Rhodes
Hamilton County Auditor

_____This Space Reserved for Recording_____

Prepared by: Kayla McLaughlin National Asset Advisors, LLC 4350 St. Andrews Rd., Ste. G Columbia, SC 29210 (803) 750.1196	Send Tax Bills To: Park Street Group, LLC 100 W. Long Lake Road Suite 102 Bloomfield Hills, MI 48304	Grantor: Harbour Portfolio VII, LP 8214 Westchester, Suite 635 Dallas TX 75225 803.750.1196	Grantee: Park Street Group, LLC 100 W. Long Lake Road Suite 102 Bloomfield Hills, MI 48304
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QUITCLAIM DEED

This QUITCLAIM DEED executed by first party, Grantor, HARBOUR PORTFOLIO VII, LP, to second part, Grantee, PARK STREET GROUP, LLC

WITNESSETH: That the said first party, for the sum of ONE DOLLAR (\$1.00) and other valuable consideration paid by the second party, the receipt of which is hereby acknowledged, does hereby remise, release and quitclaim unto the said second party forever, all the right, title, interest and claim which the said first party has in and to the following described parcel of land, and improvements and appurtenances thereto in the City of Cincinnati, County of Hamilton, State of Ohio, to wit:

SEE EXHIBIT "A"

Notwithstanding anything herein to the contrary, there is, excepted from this conveyance and reserved unto Grantor and its successors and assigns all of the oil, gas and other mineral interests of whatsoever kind or nature in, on, under and that may be produced from the Property not previously conveyed or reserved of record, and all rights pertaining thereto; provided, however, Grantor waives and relinquishes any and all rights to the use of the surface of the land conveyed hereby for exploration, development and/or production of such minerals.

TAX MAP OR PARCEL ID NO.: 174-6-123

PROPERTY COMMONLY KNOWN AS: 3814 Saint Lawrence Avenue, Cincinnati, OH 45205

Prior Deed recorded: 09/13/2011; Document #: 11-0104095

IN WITNESS WHEREOF, Grantor has caused this deed to be executed this, 20th day of May, 2015.

Harbour Portfolio VII, LP

Signature

Printed David W. Campbell, Attorney-In-Fact

Witness

Printed Christina Williams

Witness

Printed Sheleigha Wood

STATE OF SOUTH CAROLINA)

)

COUNTY OF LEXINGTON)

Before me, a Notary Public in and for said County and State, personally appeared David W. Campbell, Attorney-In-Fact for Harbour Portfolio VII, LP, acknowledged the execution of the foregoing Quit Claim Deed and who, having been duly sworn, stated that the representations therein contained are true.

Witness my hand and Notarial Seal this 20th day of May, 2015.

Signature

Printed Kayla McLauchlin, a Notary Public for the State of South Carolina

My commission expires: November 19, 2023

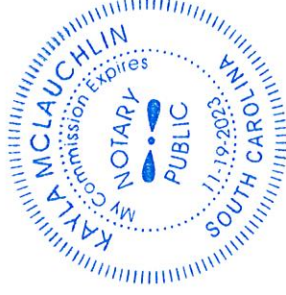


EXHIBIT "A"
LEGAL DESCRIPTION

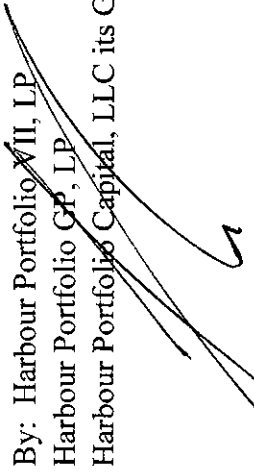
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ALLONGE

**FOR PURPOSES OF FURTHER ENDORSEMENT OF THE FOLLOWING
DESCRIBED NOTE, THE ALLONGE IS AFFIXED AND BECOMES A
PERMANENT PART OF SAID NOTE.**

PAY TO THE ORDER OF **Park Street Group, LLC**, without warranty representation
or recourse of any kind, that certain note dated 12/15/2011, in the original principal
amount of \$40,000 executed by James R. Williams, III, property address 3814 St
Lawrence Ave, Cincinnati, OH 45205.

By: Harbour Portfolio ~~VII, LP~~
Harbour Portfolio ~~GP, LP~~
Harbour Portfolio Capital, LLC its General Partner



Name: Charles A. Vose III
Title: Manager