

NATIONAL ASSET ADVISORS, LLC

Post Office Box 1996

Irmo, SC 29063

(803) 750-1196 Office

(803) 731-8444 Fax

LOAN MODIFICATION AGREEMENT:

Property Address: 101 E Worley Ave, Dayton, OH 45426

Account Name: Jacqueline D. McClure

Account #: 45004543

Harbour Portfolio VI, LP (Seller) has granted Jacqueline D. McClure (Purchaser) a DEFERMENT OF DELINQUENT PAYMENTS in the amount of **\$1,298.23** will be added to the principle balance of the above referenced Note provided the following conditions are met:

1. A payment of \$700.00 has been received by Jacqueline D. McClure on 11/29/12, which includes the following:
 - Principle and Interest Payment
 - Late fees
 - Escrow for taxes
 - Misc /unapplied
2. Your next payment will be due on **1/15/2013** in the amount of **\$523.70 (\$324.70 P&I + \$199.00 est. tax escrow a month)** and on the 1st of each month thereafter until the balance of the loan is paid in full.

Purchaser and Seller acknowledge and agree that time is of the essence on this Letter of Deferment. If the above terms are not met, the above referenced debt will be considered in default and Seller may, at its option, forfeit the Agreement for Deed and retain all previous payments made in full satisfaction and liquidation of damages sustained by them, if permitted by applicable law, or accelerate the debt and demand full payment of the outstanding principle balance plus all accrued, unpaid interest under the Note.

If Purchaser defaults under the terms of the Note, after meeting the terms above, the terms contained in the original Agreement for Deed and Note shall control default.

(Purchaser)

Jacqueline D. McClure

Jacqueline D. McClure

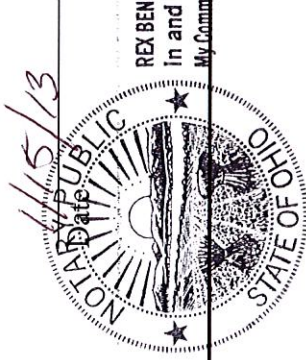
Date

1-15-13

Rex Bennett
Notary

Montgomery County, OH

My commission expires: September 30, 2015



(Seller) Harbour Portfolio VI, LP

David W. Campbell, Attorney-In-Fact

Gertrude J. Scribellito
Notary

Lexington County, South Carolina

My commission expires: _____

11-18-13
Date

11-18-13
Date



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

Contract Expiration : **4/15/2041**
If payments are made in accordance
with the terms of this Agreement.

AGREEMENT FOR DEED ***(Land Contract)***

THIS AGREEMENT FOR DEED is entered into on this **25** day of **April, 2011** between **Harbour Portfolio VI, LP** hereafter known as the "Seller" and **Jacqueline D. McClure** 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: **101 E Worley Ave**, in the County of **Montgomery**, the city of **Dayton**, 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 **Thirty Seven Thousand Seven Hundred Dollars** and no/cents, **(\$37,700.00)** in the manner as follows: **Seven Hundred Dollars** and no/cents, **(\$700.00)**;

THIS DOWN PAYMENT IS NON-REFUNDABLE  (initial)

has been paid (prior to the release of this contract) on **4/25/2011** and the remaining **Thirty Seven Thousand Dollars** and no cents **(\$37,000.00)** 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 **Thirty Seven Thousand Dollars** and no/cents **(\$37,000.00)** 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.


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.  (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.  (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;  (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 Montgomery 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.

 (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 Twenty Four Dollars & 70/100 (**\$324.70**).

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.

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

Erika Klaus
Witness

Print Name: Erika Klaus

Laurie Devansky
Witness

Print Name: Laurie Devansky

Harbour Portfolio VI, LP

By: _____

David W. Campbell, Manager

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 VI, 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

11th day of May, 2011

Jennifer D. Wingard
Notary's Signature

Notary Public for the State of **South Carolina**

My Commission Expires: 9-11-2019 (Seal)



(PURCHASER SIGNATURES)
(Acct# 45004543)

Rex Bennett
Witness
Print Name: Rex Bennett

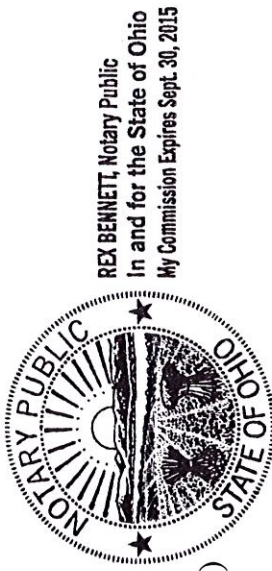
Deborah Bailey
Witness
Print Name: DEBORAH BAILEY

STATE OF OHIO)
COUNTY OF MONTGOMERY)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, do hereby certify that the purchaser, Jacqueline D. McClure, herein appeared before me this day and acknowledged the due execution of the foregoing instrument.

SWORN and subscribed before me on this
5th day of MAY, 2011
Rex Bennett
Notary's Signature
Notary Public for the State of OHIO
My Commission Expires: September 30, 2015 (Seal)



Jacqueline D. McClure
Jacqueline D. McClure

PURCHASE MONEY NOTE

25 Day of **April**, **2011**

\$37,000.00

FOR VALUE RECEIVED, the undersigned promises to pay to the order of Harbour Portfolio VI, LP or its assigns:

SEND PAYMENT TO: **RECA Limited Partnership**
 P.O. Box 1996
 Irmo, SC 29063

THE PRINCIPAL SUM of Thirty Seven Thousand Dollars and **no**/cents (**\$37,000.00**) as follows:

BEARING INTEREST at the rate of Ten percent (10%) per annum from date hereof in monthly installments of Three Hundred Twenty Four Dollars & 70/100 (**\$324.70**) each **payment beginning the 15th day of each month** beginning on **May 15th, 2011** each payment shall be applied first to any late fees or other fees associated with this promissory note, then the accrued interest will be calculated from payment to payment on the unpaid principal balance at the rate of Ten percent (10%) the remainder thereof to the unpaid principal balance, and the entire remaining unpaid principal balance together with accrued interest to date shall become due and payable in full on the **15th** day of **April**, in the year **2041** **All payments not received on or before the 25th of the month will be subject to a 10% late fee. If a check is returned for ANY REASON a charge of \$ 30.00 will be applied.**

THIS NOTE, is secured by an “**AGREEMENT FOR DEED**” on the following property:

Address: 101 E Worley Ave
City, State, Zip: Dayton, OH, 45426
County: Montgomery Tax Map: # H33 00303 0055

THE PURCHASER ALSO AGREES that the seller has the right to sale his/her/their agreement or mortgage to another party.

IT IS SPECIFICALLY AGREED that the makers hereof shall have the right of prepayment at any time without the penalty of additional interest so long as accrued interest on the unpaid principal is paid as herein provided.

AND THAT UPON FAILURE to make the payment or any part thereof, at the time when due, then the unpaid principal balance hereof plus interest shall, at the option of the holder of this note, at once becomes due and payable.

If this note is placed in the hands of an attorney for collection by suit or otherwise, I/We will pay, on demand, any attorney’s fees and related expenses that the holder of this note incurs.

ALL PARTIES HERETO, makers, endorsers, sureties, Guarantors, or otherwise, severally waive protest, demand, presentment and notice of dishonor and the holder may grant extensions of the time of payment of this note, or a part thereof, without any release of liability as to parties secondarily liable, who hereby waive notice, as to such extension, and against whom recourse is, in such event, expressly reserved.

(PURCHASER SIGNATURES)
(Acct # 45004543)

Rex Bennett
Witness
Print Name: Rex Bennett

Deborah Bailey
Witness
Print Name: DEBORAH BAILEY

Jacqueline D. McClure
Jacqueline D. McClure

STATE OF OHIO)
COUNTY OF Montgomery)
ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, do hereby certify that the purchaser, Jacqueline D. McClure, herein appeared before me this day and acknowledged the due execution of the foregoing instrument.

SWORN and subscribed before me on this
5th day of MAY, 2011

Rex Bennett
Notary's Signature
Notary Public for the State of OHIO
My commission expires: September 30, 2015 (Seal)




ATTACHMENT “A” – LEGAL DESCRIPTION

THIS AGREEMENT is secured by the property listed below between Harbour Portfolio VI, LP,
and Jacqueline D. McClure:

Street Address: 101 E Worley Ave
Dayton, OH, 45426

Description:

TMS: # H33 00303 0055

Initial 

"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.

Rex Bennett
Witness

Print Name: Rex Bennett

Deborah Bailey
Witness

Print Name: DEBORAH BAILEY

Jacqueline D. McClure
Jacqueline D. McClure

STATE OF OHIO)

COUNTY OF Montgomery)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, do hereby certify that the purchaser, Jacqueline D. McClure, herein appeared before me this day and acknowledged the due execution of the foregoing instrument.

SWORN and subscribed before me on this
5th day of MAY, 2011

Rex Bennett
Notary's Signature

Notary Public for the State of OHIO
My Commission expires: September 30, 2015



REX BENNETT, Notary Public
In and for the State of Ohio
My Commission Expires Sept. 30, 2015

LEAD BASED PAINT RIDER

RIDER TO THE “AGREEMENT FOR DEED” dated the 25 day of April, 2011 between the *Purchaser* and *Seller* for the property located at: 101 E Worley Ave, Dayton in the County of Montgomery, 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 in 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.

X (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.

X (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)

QM

(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 *QM*

Date 5-6-11

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.

QM

5-6-11

PURCHASER HAS/HAVE received an EPA approved lead hazard information pamphlet.

QM

5-6-11

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.

SIGNED, sealed and delivered in the presence of:

Erika Klaus
Witness
Print Name: Erika Klaus

Laurie Devansky
Witness
Print Name: Laurie Devansky

Harbour Portfolio VI, LP

By: _____
David W. Campbell, Manager

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 VI, 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
11th day of May, 2011

Jennifer D. Wingard
Notary's Signature
Notary Public for the State of **South Carolina**
My Commission Expires: 9-11-2019 (Seal)



(PURCHASER SIGNATURES)
(Acct # 45004543)

Rex Bennett
Witness
Print Name: Rex Bennett
Deborah Bailey
Witness
Print Name: Deborah Bailey

Jacqueline D. McClure
Jacqueline D. McClure

STATE OF OHIO)
)
COUNTY OF Montgomery)

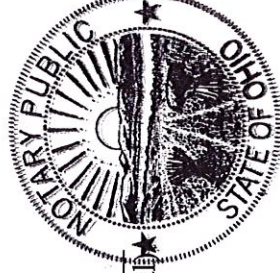
I, the undersigned, a Notary Public, do hereby certify that the purchaser, Jacqueline D. McClure herein appeared before me this day and acknowledged the due execution of the foregoing instrument.

SWORN and subscribed before me on this
5th day of MAY, 2011

Rex Bennett
Notary's Signature

Notary Public for the State of: OHIO

My commission expires: September 30, 2015 (Seal)



REX BENNETT, Notary Public
In and for the State of Ohio
My Commission Expires Sept. 30, 2015

Date

TRUTH-IN-LENDING DISCLOSURE STATEMENT
(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Seller: Harbour Portfolio VI, LLC
Acct No. 45004543
Date: 4/25/2011
Purchaser(s): Jacqueline D. McClure
19 W. Sherry Drive, Dayton, OH 45426
Contract Sales Price: \$37,700.00
Property Address: 101 E. Worley Ave

☐ Initial Disclosure estimated at time of application
☒ Final Disclosure on contract terms

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as yearly rate. 10.000%	The dollar amount the credit will cost you \$116,567.30	The amount of credit provided to you or on your behalf as of closing. \$324.70	The amount you will have paid after you have made all payments as scheduled \$116,892.00

X REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit. YOUR PAYMENT SCHEDULE WILL BE:			
NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE MONTHLY BEGINNING	AMOUNT OF PAYMENTS
360	\$324.70	5/15/2011	
			WHEN PAYMENTS ARE DUE MONTHLY BEGINNING

*Includes mortgage insurance premiums, excludes taxes, hazard or flood insurance.

- ☐ DEMAND FEATURE: This purchase transaction has a demand feature.
- ☐ VARIABLE RATE FEATURE: Your purchase contains a Variable Rate Feature. Disclosure about the Variable Rate Feature have been provided to you earlier.

SECURITY INTEREST: You are giving a security interest in:

(X) the goods or property being purchased. () real property you already own.

FILING OR RECORDING FEES \$

LATE CHARGE: If payment is received ten (10) days after the due date, a late charge of 10% of the payment will be due. If a check is returned for NSF there will be a charge of \$30.00.

PREPAYMENT: If you pay off your account early, you

() may (x) will not have to pay a penalty

() may (X) will not be entitled to a refund of part of the finance charge already paid.

INSURANCE: Credit life, accident, health or loss of income Insurance is not required in connection with this purchase

This purchase transaction requires the following insurance:

(X) Hazard Insurance () Flood Insurance () Private Mortgage Insurance

() Mutual Mortgage Insurance

Borrower(s) may obtain insurance through any person of his/her choice, provided said carrier meets the requirements of the Lender. If Borrower desires Property Insurance to be obtained through the Lender's designated agency, the cost will be set forth in a separate insurance statement furnished by the Lender.

ASSUMPTION: Someone buying your house

() may () may, subject to conditions,

(X) may not assume the remainder of your purchase on the original terms

See your contract documents for additional information regarding nonpayment, default, right to accelerate the maturity of the obligation, prepayment rebates and penalties, and the Lender's policy regarding assumption of the obligation

() all dates and numerical disclosures except late payment disclosures are estimates, means an estimate

*The undersigned hereby acknowledge receiving and reading a completed copy of this disclosure along with copies of the documents provided. The delivery and signing of this disclosure does not constitute an obligation on the part of the Seller to make, or the Purchaser(s) to accept, the account as identified.

Read, acknowledged and accepted this 6th day of May 2011


Jacqueline D. McClure (Purchaser)

(Purchaser)

A. Settlement Statement

U.S. Department of Housing and Urban Development

B. Type of Loan			6. File Number	7. Loan Number	8. Mortgage Insurance case number
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unis.		45004543	
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in totals.

D. Name and address of Purchaser(s):
Jacqueline D. McClure
19 W. Sherry Drive, Dayton, OH 45426

E. Name and address of seller:
Harbour Portfolio VI, LLC
P.O. Box 1996, Irmo, SC 29063

F. Name and address of lender:

G. Property location:
101 E. Worley Ave

H. Settlement agent:
Place of settlement:
Harbour Portfolio VI, LLC
4350 St. Andrews Rd, Suite G, Columbia, SC 29210

I. Settlement date:
4/25/2011

J. SUMMARY OF PURCHASER'S TRANSACTION K. SUMMARY OF SELLER'S TRANSACTION

100. GROSS AMOUNT DUE FROM PURCHASER: 400. GROSS AMOUNT DUE TO SELLER:

101. Contract sales price	37700.00	401. Contract sales price	37700.00
102. Personal property		402. Personal property	
103. Application and Processing Fee	260.00	403. Application and Processing Fee	260.00
104.		404.	
105.		405.	

Adjustments for items paid by seller in advance			
106. Cy/Tn Tx	to	406. Cy/Tn Tx	to
107. Co Tx	to	407. Co Tx	to
108. Assess	to	408. Assess	to
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM PURCHASER	37960.00	420. GROSS AMOUNT DUE TO SELLER	37960.00

200. AMOUNTS PAID BY OR IN BEHALF OF PURCHASER: 500. REDUCTIONS IN AMOUNT DUE TO SELLER:

201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Owner Financed Mortgage	324.70	504. Payoff of first mortgage loan	
205. Second Mortgage		505. Payoff of second mortgage loan	
206.		506. Deposit or earnest money	
207.		507. Owner Financed Mortgage	324.70
208.		508. Second Mortgage	0.00
209.		509.	

Adjustments for items unpaid by seller:			
210. Cy/Tn Tx	to	510. Cy/Tn Tx	to
211. Co Tx	to	511. Co Tx	to
212. Assess	to	512. Assess	to
213. Revenue Stamps		513. Revenue Stamps	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	

220. TOTAL PAID BY/FOR PURCHASER	324.70	520. TOTAL REDUCTION AMOUNT DUE TO SELLER	324.70
300. CASH AT SETTLEMENT FROM/TO PURCHASER		600. CASH AT SETTLEMENT TO/FROM SELLER	
301. Gross amount due from Purchaser (line 120)	37960.00	601. Gross amount due to seller (line 420)	37960.00
302. Less amounts paid by/for Purchaser (line 220)	324.70	602. Less reductions in amt due to seller (line 520)	324.70
303. CASH (X FROM) (TO) PURCHASER	37635.30	603. CASH (X TO) (FROM) SELLER	37635.30

SUBSTITUTE FORM 1099 SELLER STATEMENT: The information contained herein is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. The Contract Sales Price described on Line 401 above constitutes the Gross Proceeds of this transaction.

SELLER INSTRUCTIONS: If this real estate was your principal residence, file Form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable parts of Form 4797. Form 6252 and/or Schedule D (Form 1040).

You are required by law to provide your correct taxpayer identification number. If you do not provide your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.


TIN# Buyer(s): Jacqueline D. McClure
Harbour Portfolio VI, LLC Seller
David W. Campbell Manager

700. TOTAL REAL ESTATE BROKER FEES			Division of commission (line 700) as follows:		Paid from Purchaser Funds at Settlement	Paid from Seller's Funds at Settlement
701. \$	price \$	@	%=\$	to		
702. \$				to		
703. Commision paid at Settlement						
704. Application and Processing Fee						
800. ITEMS PAYABLE IN CONNECTION WITH LOAN						
801.	Loan origination fee		%		260.00	
802.	Loan discount		%			
803.	Appraisal fee		to			
804.	Credit report		to			
805.	Lender's inspection fee					
806.	Mortgage insurance application fee to					
807.	Assumption fee					
808.						
809.						
810.						
811.						
900. ITEMS REQUIRED BY LENDER TO BE PAID ADVANCE						
901.	Interest from	to	@ \$	/day		
902.	Mortgage Insurance premium for	months to				
903.	Hazard insurance premium for	years to				
904.		years to				
905.						
1000. RESERVES DEPOSITED WITH LENDER						
1001.	Hazard insurance	months @ \$		per month		
1002.	Mortgage insurance	months @ \$		per month		
1003.	City property taxes	months @ \$		per month		
1004.	County property taxes	months @ \$		per month		
1005.	Annual assessments	months @ \$		per month		
1006.		months @ \$		per month		
1007.		months @ \$		per month		
1008.		months @ \$		per month		
1100. TITLE CHARGES						
1101.	Settlement or closing fee	to				
1102.	Abstract or title search	to				
1103.	Title examination	to				
1104.	Title insurance binder	to				
1105.	Document preparation	to				
1106.	Notary fees	to				
1107.	Attorney's fees	to				
(includes above items numbers:)						
1108.	Title insurance \$	to				
(includes above items numbers:)						
1109.	Lender's coverage	\$				
1110.	Owner's coverage	\$				
1111.	Tax Certificate Fee					
1112.	Administration Fee	\$				
1113.						
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES						
1201.	Recording fees: Deed \$:Deed of Trust \$:Releases \$		
1202.	City/county tax/stamps: Deed \$:Mortgage \$		
1203.	State tax/stamps: Deed \$:Mortgage \$		
1204.	Security Agreement (Mobile Home)					
1205.						
1300. ADDITIONAL SETTLEMENT CHARGES						
1301.	Survey to					
1302.	Pest inspection to					
1303.	Hazard Insurance					
1304.						
1305.						
1306.						
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)					260.00	0.00

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Purchaser:

Jaqueline D. McClure

Seller:

Harbour Portfolio VI, LLC
David W. Campbell
Manager

Purchaser:

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent

Date

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and 1010.

LOAN TERMS:		(HUD 1 page 3)	
Purchaser:	Jacqueline D. McClure		
Account Number:	45004543		
Your Initial loan amount is	\$324.70		
Your Loan terms is (# of months)	360		
Your initial interest rate is	Percentage: 10%		
Payment amount	\$324.70		
Your initial monthly amount owed for principal, interest, and any other Mortgage insurance is	Includes: <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance		
Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to maximum of _____ %, The first change will be on _____ and can change again every _____ after _____. Every change date, your interest rate can increase or decrease by _____ %. Over the life of the loan. Your interest rate is guaranteed to never be lower than _____ % or higher than _____ %.		
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$ _____		
Even if you make payments on time, can your monthly amount owed for principal, interest rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be on _____ and the monthly amount owed can rise to \$ _____. The Maximum it can ever rise to is \$ _____.		
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$ _____.		
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ _____ due in _____ years on _____.		
Total monthly amount owed including escrow account payments	<input type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homowner's insurance. You must pay these items directly yourself.		
	<input checked="" type="checkbox"/> You have an additional monthly escrow payment of \$199.00. That results in a total initial monthly amount owed of \$324.70. This includes principal, interest, and any items checked below:		
	<input checked="" type="checkbox"/> Property Taxes <input type="checkbox"/> homeowner's Insurance <input type="checkbox"/> Flood Insurance		
<div>Date <u>5-3-11</u> <u>Jacqueline D. McClure</u> Jacqueline D. McClure</div>			
Note: If you have any questions about the Settlement Charges and loan Terms listed on this form, please contact the contract dept.			
Revised 3/2010			

GOOD FAITH ESTIMATE

Applicant(s): Jacqueline D. McClure
Property Address: 101 E. Worley Ave

Prepared By: Harbour Portfolio VI, LLC
P.O. Box 1996
Irmo, SC 29063

Application No: 45004543

Date Prepared: 4/25/2011

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your Acct. The fees listed are estimates - actual charges may be more or less. Your transaction may not involve a fee for every item listed.

The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Total Acct Amount \$	\$324.70	Interest Rate:	10.00%	%	Term:	360	mths	MIP/FF Financed \$
800. ITEMS PAYABLE IN CONFLICTION WITH ACCT								
801. Acct Origination Fee								
802. Acct Discount								
803. Appraisal Fee								
804. Credit Report								
805. Lender's Inspection Fee								
806. Mortgage Broker Fee								
807. Tax Related Service Fee								
808. Processing Fee								
809. Underwriting Fee								
810. Wire Transfer Fee								
811. Administration Fee								\$0.00
812.								

900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:								
901. Interest for	days @ \$				per day			
902. Mortgage Insurance Premium								
903. Hazard Insurance Premium								
904. Tax and Assessment								
905. VA Funding Fee								

1000. RESERVES DEPOSITED WITH LENDER:								
1001. Hazard Insurance Premiums		months@\$			per month			
1002. Mortgage Ins. Premium Reserves		months@\$			per month			
1004. Taxes and Assessment Reserves		months@\$			per month			

1100. TITLE CHARGES:								
1101. Closing or Escrow Fee:								
1105. Document Preparation Fee								
1106. Notary Fees								
1107. Attorney Fees								
1108. Title Insurance:								

1200. GOVERNMENT RECORDING & TRANSFER CHARGES:								
1201. Recording Fees:								\$0.00
1202. City/County Tax/Stamps:								
1203. State Tax/Stamps:								

1300. ADDITIONAL SETTLEMENT CHARGES:								
1302. Pest Inspection							\$	
1303. Hazard Insurance								

TOTAL ESTIMATED SETTLEMENT CHARGES:								
COMPENSATION TO BROKER (Not Paid Out of Acct Proceeds):								
Remax								\$0.00

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:								
Purchase Price/Payoff	\$37,700.00				Principal & Interest			\$324.70
Acct Amount	\$324.70				Other Financing (P & I)			
Est. Closing Costs	\$260.00				Hazard Insurance			
Est. Prepaid Items/Reserv	\$0.00				Real Estate Taxes			
Amount Paid by Seller	\$0.00				Mortgage Insurance			
					Homeowners Assn. Dues			

Total Est. Funds Needed to Close	\$37,635.30				Total Monthly Payment			\$324.70
----------------------------------	-------------	--	--	--	-----------------------	--	--	----------

This Good Faith Estimate is being provided by Recla Limited Partnership and no lender has been obtained.

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA).

Jacqueline D. McClure
5-3-11

Date

Date

Termination of Land Contract

The Debt which this Instrument was given to Jacqueline D. McClure and has been withdrawn. This instrument is hereby cancelled and the Register of Deeds for Montgomery County, Ohio is hereby authorized and directed to mark it "*Satisfied of Record*" due to default of land contract.

This ___ day of _____, 2011

Secured Party: Harbour Portfolio VI, LP

David W Campbell, Manager

Property: 101 E Worley Ave Dayton OH 45426

Recorded: Liber: _____, on Page(s) _____

Notary: _____
State of: _____
Commission Expires: _____

Borrower: Jacqueline D. McClure &

Address: 101 E Worley Ave Dayton OH 45426

Jacqueline D McClure 6-13-11
Jacqueline D. McClure Date

Erica M. Joseph
Notary: Public
State of: Ohio
Commission Expires: March 9, 2015



ERICKA M. JOSEPH, Notary Public
In and for the State of Ohio
My Commission Expires March 9, 2015