

CONTRACT FOR DEED

TRANSACTION SUMMARY

Effective Date: March 13, 2014

Seller: Lakeside REO Ventures, LLC

Seller's Mailing Address: 7668 Warren Parkway, Frisco, TX 75034

Buyer: Patricia Smith

Buyer's Mailing Address (including county): 1868 Fairfax Ave, Cincinnati, Hamilton, OH 45207

Property Commonly Known As: 3211 Hackberry St, Cincinnati, OH 45207-1819

Legal Description: Situated in the City of Cincinnati, Hamilton County, Ohio, in Section 2, Town 3 and Fractional Range 2, of the Miami Purchase, part of Lot Six (6) Issac L. Chase Subdivision, recorded in Plat Book 3, Page 36, Hamilton County, Ohio Recorder's Office and described as follows: Commencing at a point in the center line of Hackberry Street one hundred and forty eight (148) feet North of the North line of Fairfax Avenue; thence along the center line of Hackberry Street Northwardly thirty seven (37) feet six (6) inches to a point; thence Westwardly parallel with Fairfax Avenue two hundred sixty (260) feet; thence south parallel with Hackberry Street thirty seven (37) feet six (6) inches to a point; thence east parallel with Fairfax Avenue Two hundred and sixty (260) feet to the place of beginning. Subject to public highways. Being the same property conveyed by Deed Recorded in Volume 3797, Page 314, of the Hamilton County, Ohio Records.

Parcel No.: 055-0004-0143-00

TRANSACTION SUMMARY CONTINUED

Sale Price:	\$35,000.00
(Less) Down Payment:	\$875.00
Deferred Principal Amount:	\$34,125.00
Real Property Tax Escrow Reserve:*	\$195.58
Other Escrow Reserve:*	\$0.00
Total Cash Due At Closing:	\$1,070.58

** (2 months collected at closing.)*

Annual Interest Rate on Deferred Principal Amt. from Date: 8.000 percent (%) per annum.

Monthly Payments:

- **Principal and Interest:** \$285.44
- **2014 Real Property Tax Escrow:** \$97.79
(subject to annual adjustment)
- **Other Escrows:** \$0.00
(insurance and/or HOA dues when applicable)
- **Total:** \$383.23

Place for Payment: Lakeside REO Ventures, LLC, Attn: Payment Processing, PO Box 4869, Department 446, Houston, TX 77210

Day of Month Payments are Due: 1

Date of First Monthly Payment: May 1, 2014

Total Number of Payments: 240

Article 1.
Other Terms of Payment

Seller agrees to sell the Property to Buyer; Buyer agrees to buy it; and both parties agree to be bound by this Contract. Buyer agrees to pay Seller the Sale Price for the Property plus the Real Property Tax Escrow (subject to annual adjustment) as set forth herein. Buyer is paying Seller the Down Payment concurrently with entering this Contract; Buyer will pay the Deferred Principal Amount plus the annual interest on the unpaid Deferred Principal Amount in Monthly Payments on the dates and at the place specified. Monthly Payments will begin on the date of the first Monthly Payment and continue regularly until closing, which must occur on or before April 1, 2034, at which time the entire balance of the Deferred Principal Amount plus interest must be paid.

Each Monthly Payment will be applied first to accrued interest on the Deferred Principal Amount, and any remainder will be applied to reduce the Deferred Principal Amount. The balance of the Deferred Principal Amount together with any accrued, unpaid interest, must be paid on or before April 1, 2034.

When Buyer has paid the entire Deferred Principal Amount, earned interest, any and all real property tax due and owing, and any other debt owed under this Contract, Seller will convey the Property to Buyer by Quit Claim Deed subject to the Reservations from and Exceptions to Conveyance. This contract is not a mortgage. Buyer does not obtain title to the property until the purchase price is paid in full.

Buyer may have the option to obtain an owner's policy of title insurance in the amount of the Sale Price, subject only to the Reservations from and Exceptions to Conveyance and Warranty, the standard printed exceptions, and any other matter created, permitted, suffered or approved by Buyer.

Article 2.
Buyer's Obligations

1. Buyer shall enter into a "Promissory Note" of even date herewith which shall memorialize Buyer's obligation to pay the Deferred Principal Amount and the Monthly Payments, including interest on the Deferred Principal Amount.

2. Seller will pay all taxes and assessments on the Property through March 12, 2014. Buyer will pay when due all taxes and assessments on the Property beginning March 13, 2014 and thereafter. Buyer shall pay all taxes, assessments or impositions now owing or that may be legally levied or imposed upon said land by making required tax escrow payments.

3. Seller recommends that Buyer maintains a sufficient insurance policy on the Property. Any insurance policy maintained by Buyer will be at Buyer's sole cost and expense. In the event Buyer is unable or elects not to insure the Property, Buyer understands that any destruction of the Property will not relieve Buyer of its responsibilities under this Agreement or that certain Promissory Note accompanying this Agreement. Buyer also understands that should Seller choose to maintain insurance on the Property, Seller's insurance policy will be for the benefit of Seller, except where prohibited by law.

4. Buyer, at Buyer's expense, will keep the Property in good repair and condition and will keep any improvements occupied as required by the insurance policy.

5. Buyer will permit Seller and Seller's agents to enter the Property at reasonable times to inspect it for compliance with Buyer's obligations.

6. **Real Property Tax Escrow.** Buyer shall pay to Seller on the day Monthly Payments are due under the this Contract for Deed and under the Promissory Note, until the Promissory Note is paid in full, a sum (the "Escrow Funds") to provide for payment of amounts due for taxes and assessments and other items which can attain priority over Seller's interest as a lien or encumbrance on the Property ("Escrow Item"). Buyer shall promptly furnish to Seller all notices of amounts to be paid under this Paragraph. Buyer shall pay Seller the Escrow Funds unless Seller expressly waives Buyer's obligation to pay the Escrow Funds, in writing. In the event of such waiver, Buyer shall pay directly, when and where payable, the amounts due for the Escrow Item for which payment of Escrow Funds has been waived by Seller, and if Seller requires, shall furnish to Seller receipts evidencing such payment within such time period as Seller may require. Buyer's obligation to make such payments and to provide receipts (if Escrow requirement is expressly waived by Seller) shall for all purposes be deemed to be a covenant and agreement contained in this Contract for Deed. If Buyer fails to pay the Escrow Funds or the amount due for an Escrow Item pursuant to a waiver, Buyer shall be in default of this Contract for Deed and Seller invoke any and all remedies contemplated by the Seller's Rights section herein below.

Seller may, at any time, collect and hold Escrow Funds in an amount (a) sufficient to permit Seller to apply the Escrow Funds at the time specified under the Real Estate Settlement Procedures Act ("RESPA"), and (b) not to exceed the maximum amount Seller can require under RESPA. Seller shall estimate the amount of Escrow Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Escrow Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity or in any Federal Home Loan Bank. Seller shall apply the Escrow Funds to pay the Escrow Item no later than the time specified under RESPA. Seller shall not charge Buyer for holding and applying the Escrow Funds, annually analyzing the escrow account, or verifying the Escrow Item. Except as may be required by law, seller shall not be required to pay Buyer any interest or earnings on the Escrow Funds.

If there is a surplus of Escrow Funds held in escrow, as defined under RESPA, Seller shall account to Buyer for the excess funds in accordance with RESPA. If there is a shortage of Escrow Funds held in escrow, as defined under RESPA, Seller shall notify the Buyer as required by RESPA, and Buyer shall pay to Seller the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums due and owing under this Contract for Deed and the Promissory Note, Seller shall promptly refund to Buyer any Funds held in escrow by Seller.

7. Buyer shall execute an Affidavit of Ownership as a condition to Closing. If Buyer certifies that Buyer is purchasing the Property as Buyer's primary residence then Buyer is agreeing to occupy, establish and use the Property as Buyer's primary residence within 60 days after the Closing for at least one year from the date of Occupancy, unless extenuating circumstances arise which are beyond Buyer's control and which Buyer has communicated to Seller in writing. Subject to Article 4.3 herein below, Buyer understands that Seller is relying on Buyer's representation made in the Affidavit of Ownership and further understands that if Buyer makes any false statements on the Affidavit of Ownership then Buyer shall be in breach of its Obligations pursuant to Article 3 and 4 hereof.

8. If Buyer defaults in the performance of any obligation, Buyer will reimburse Seller on demand at Seller's Mailing Address for all of Seller's costs of collection and enforcement, including reasonable attorney's fees, plus interest on those sums from the dates of payment at the annual interest rate on matured, unpaid amounts. The sum to be reimbursed will be added to and become a part of the Deferred Principal Amount.

9. If, within ten (10) calendar days following the date that Buyer executes this Contract, Buyer has not delivered to Seller (i) all documents relevant to the closing of this transaction which have been properly

executed and notarized; (ii) the Down Payment; and (iii) the Real Property Escrow; then this Contract and all of Seller's obligations hereunder will automatically terminate and Buyer will have no further obligation to Seller and no further rights to the Property. In the event this Contract terminates pursuant to this paragraph, Seller will return to Buyer any funds which Buyer delivered to Seller prior to said termination. Any costs incurred by Buyer in entering into this Contract will continue to be the sole responsibility of Buyer in the event the Contract is terminated pursuant to this paragraph.

Article 3.
Seller's Rights

1. Seller may apply any proceeds from the insurance policy either to reduce the Deferred Principal Amount or to repair or replace damaged or destroyed improvements covered by the policy or a combination thereof.

2. If Buyer defaults in prompt payment of the Monthly Payments or violates any other of Buyer's obligations, Seller may invoke the following remedies, subject only to provisions of the Ohio Property Code ("Code"):

- a. declare the entire unpaid Deferred Principal Amount and earned interest immediately due and enforce their collection; or
- b. cancel this Contract, declare all of Buyer's interest under this Contract forfeited, and retain all principal reduction made as a result of the Monthly Payments plus all interest on the Deferred Principal Amount paid by Buyer to Seller under this Contract, in which case the money is considered liquidated damages rather than a penalty, due to the inconvenience and difficulty of determining Seller's actual damages; and collect rents if the Property is rented or rent it and collect rents if it is vacant, and apply the proceeds, less reasonable expenses, to payment of the Deferred Principal Amount. This paragraph will not prevent the Buyer from transferring the property to a third party provided that **all payments** due to Seller under this Agreement have been paid to Seller at or prior to the transfer.

If the Property is not used and not to be used as Buyer's residence, Seller may invoke any or all of these remedies after Buyer's default continues for ten days. IF SELLER INVOKES ANY OR ALL REMEDIES PURSUANT TO THE PRECEDING SENTENCE, BUYER UNDERSTANDS THAT BUYER IS SOLELY RESPONSIBLE FOR ANY AND ALL COSTS, INCLUDING ANY COSTS OF EVICTION (WHETHER PAID BY BUYER OR SELLER), DAMAGES OR LIABILITIES ASSOCIATED WITH BUYER'S DECISION TO RENT OR LEASE THE PROPERTY AND SELLER SHALL HAVE NO LIABILITY FOR THE SAME.

If the Property is used or to be used as Buyer's residence, the grace period for default is determined by the Code or its successor and by any other applicable law.

Moreover, during any applicable state law cure periods, Buyer may cure a default by complying with the terms of this Contract up to the date of compliance.

Article 4.
General Provisions

1. As long as Buyer promptly performs all obligations in this Contract, Buyer has the right to possession of the Property. If this Contract is canceled because of Buyer's default, Buyer will immediately surrender possession of the Property to Seller. If Buyer fails to do so, Buyer will become a tenant at sufferance of Seller, subject to an action for forcible detainer.

2. Neither this Contract nor any part of or interest in the Property may be assigned, sold, conveyed, transferred, pledged, or mortgaged by Buyer without the prior written consent of Seller, which Seller may withhold in its sole discretion.

3. If the Property is not used and not to be used as Buyer's residence, any notice under this Contract must be written and must be personally delivered or sent by registered or certified mail to Seller's or Buyer's mailing address, which may be changed by notice to the other party; notice under this Contract will be considered given on the date of personal delivery or mailing. If the Property is used or to be used as Buyer's residence, all notices from Seller to Buyer must be written, must be conspicuous, must be printed in ten-point boldfaced type or upper-case typewritten letters. If mailed, the notice must be registered or certified, and it will be considered given on the date it is mailed to Buyer's residence or place of business. If not mailed, the notice is considered given when it is delivered to Buyer at Buyer's residence or place of business.

4. Interest on the debt evidenced by this Contract must not exceed the maximum amount of nonusurious interest that may be contracted for, taken, reserved, charged, or received under applicable law; any interest in excess of that maximum amount will be credited on the Deferred Principal Amount or, if that has been paid in full, refunded. On any acceleration or required or permitted prepayment, any such excess interest will be canceled automatically as of the acceleration or prepayment date or, if already paid, credited on the Deferred Principal Amount or, if that has been paid, refunded. This provision overrides other provisions in this and all other instruments concerning the debt evidenced by this Agreement and the related "Promissory Note."

5. Within 20 days of execution by both Seller and Buyer, Seller shall cause a copy of the contract to be recorded.

6. Buyer understands and acknowledges that Buyer does not acquire legal title by this Contract and that Buyer will not acquire legal title until Seller's deed is delivered.

7. If Seller transfers legal title to the Property prior to the date that Buyer has paid the Deferred Principal Amount in full, Seller will require the transferee to assume all of Seller's obligations in this Contract, and the transfer and assumption of obligations by the transferee will release Seller from all obligations to Buyer hereunder.

8. Buyer has examined the Property to Buyer's complete satisfaction and knows its condition. In purchasing the Property, Buyer relies only on Buyer's examination and judgment, not on the representation of any other person as to value, future value, condition, size, age, use, or any other matter. Buyer acknowledges that in selling the Property Seller makes no warranties or representations other than title. **BUYER ACCEPTS THE PROPERTY IN ITS CONDITION EXISTING ON THE EFFECTIVE DATE OF THIS CONTRACT ON AN "AS-IS" BASIS. BUYER AND SELLER AGREE THAT NO SELLER DISCLOSURE STATEMENT WILL BE COMPLETED, AND BUYER EXPRESSLY WAIVES THE RECEIPT OF A SELLER DISCLOSURE STATEMENT.** Buyer is solely responsible for bringing the Property to a habitable condition within a reasonable period of time not exceeding three (3) months from the date hereof and maintaining the property in a good state of repairs during the term of this Contract. This Contract is the entire and only agreement between Buyer and Seller, and it incorporates all other written, verbal, express, and implied agreements made between any party or any agent of any party to this Contract in connection with this transaction. If any provisions in this Contract conflict with any provisions in any other instrument, those in this Contract will control.

9. No delay by Seller in enforcing any part of this Contract will be deemed a waiver of any of Seller's rights or remedies. If Seller accepts any payment after its due date, the acceptance must not be construed as a waiver of any other due date, will not change any other due date, and will not waive any of Seller's rights or remedies.

10. In the event that Seller is made aware of any tax, utility or other liens or encumbrances on the Property that Seller was not aware of as of the date of this Contract, Seller shall promptly put Buyer on notice of any lien discovered by Seller. Seller shall have the right but not the obligation to cure any lien and should Seller exercise the right to cure, Seller shall have thirty (30) days to cure any lien. In the event Seller is unwilling or

unable to cure, Buyer shall have the option to cure at Buyer's expense or Buyer shall have the option to rescind this Contract and receive a full refund of Buyer's down payment. Seller will not be responsible for or obligated to reimburse Buyer for any other costs and expenses related to this Contract or the Property in the event Buyer chooses to rescind this Contract pursuant to this paragraph. Buyer here agrees that Buyer's sole and exclusive remedy for rescinding the Contract pursuant to this paragraph is the return of Buyer's down payment.

11. This agreement binds, inures to the benefit of, and may be exercised by successors in interest of all parties, but this provision is subject to Paragraph 2 and Paragraph 7 of these General Provisions.

12. When the context requires, singular nouns and pronouns include the plural.

13. **Arbitration.** Any dispute between the 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 a 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.

14. **Reservations from and Exceptions to Conveyance.** SELLER SHALL RESERVE, FOR ITSELF, SUCCESSORS, AND ASSIGNS, FOREVER, ONE HUNDRED PERCENT (100%) FOR THE MINERAL ESTATE, IF ANY, OWNED BY SELLER, IN AND UNDER THE PROPERTY AND ALL THAT MAY BE PRODUCED FROM THE PROPERTY. IF THE MINERAL ESTATE IS SUBJECT TO EXISTING PRODUCTION OR AN EXISTING LEASE, THIS RESERVATION INCLUDES THE PRODUCTIONS, THE LEASE, AND ALL BENEFITS FROM IT.

[Remainder of Page Intentionally Left Blank-Signature Page Follows]

In witness whereof, the Parties, to these presents, have hereunto set their hands and seals the day and year first written above.

SELLER'S SIGNATURE, WITNESSES AND ACKNOWLEDGEMENT

Lakeside REO Ventures, LLC

Witness

By: _____
**Michael Barry, Authorized Signatory for Halo
Asset Management, LLC, Attorney In Fact**

Witness

Sworn and subscribed before me by **Michael Barry, Authorized Signatory for Halo Asset Management, LLC, Attorney In Fact, Lakeside REO Ventures, LLC**, on this
____ day of _____, 2014.

Notary's Signature
Notary Public acting in and for the State of Texas.
My Commission Expires: _____ (Seal)

PURCHASER'S SIGNATURE/S, WITNESSES, AND ACKNOWLEDGEMENT

Witness #1-Signature

Print Name: _____

Purchaser #1-Signature

Patricia Smith

Witness #2-Signature

Print Name: _____

Purchaser #2-Signature

NOTARY

Sworn and subscribed before me by **Patricia Smith** on this
____ day of _____, 2014.

Notary's Signature
Notary Public for the State of _____

My Commission Expires: _____ (Seal)

NOTARY

Sworn and subscribed before me by on this

___ day of _____, 2014.

Notary's Signature

Notary Public for the State of _____

My Commission Expires: _____ (Seal)

PROMISSORY NOTE

_____,
[Date]

[City]

[State]

3211 Hackberry St, Cincinnati, OH 45207-1819

[Property Address]

1. BORROWER'S PROMISE TO PAY

In connection with that certain Contract for Deed dated of even date herewith concerning the real property listed herein above (the "Contract for Deed"), I promise to pay U.S. \$34,125.00 (this amount is called "Principal"), plus interest, to the order of Lakeside REO Ventures, LLC ("Holder"). I will make all payments under this Note in the form of automated clearing house ("ACH"), cash, check or money order.

I understand that the Holder may transfer this Note. The Holder or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1 day of each month beginning on May 1, 2014. I will make these payments every month until I have paid the entire Principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on April 1, 2034, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at Attn: Payment Processing, PO Box 4869, Department 446, Houston, TX 77210 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly principal and interest payment will be in the amount of U.S. \$285.44.

(C) Real Property Escrow

In addition to the Monthly Payments of principal and interest specified herein above, I will pay real property tax escrow payments in the initial amount of \$97.79 per month (subject to adjustment from year to year) as specified in the Contract for Deed.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. A Full Prepayment is a Prepayment in an amount that equals the total amount of outstanding Principal plus accrued but unpaid interest under this Note at the time of such Prepayment. A Partial Prepayment is an amount less than a Full Prepayment. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial

Prepayment, there will be no changes in the Maturity Date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the lawful limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the lawful limit; and (b) any sums already collected from me which exceeded lawful limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date such payment is due, I will pay a late charge to the Note Holder. The amount of the late charge will be the lesser of five (5%) of my overdue payment of principal and interest or the maximum amount allowed by law as determined by the state in which the Property is located. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered to me by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, but are not limited to, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully, personally and individually obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these same things. Any person who takes

over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. MISCELLANEOUS

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Note Holder's prior written consent, Note Holder may require immediate payment in full of all sums secured by this Promissory Note. However, this option shall not be exercised by Note Holder if such exercise is prohibited by Applicable Law.

If Note Holder exercises this option, Note Holder shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 6 within which Borrower must pay all sums secured by this Promissory Note. If Borrower fails to pay these sums prior to the expiration of this period, Note Holder may invoke any remedies permitted by this Promissory Note as well as the Contract for Deed without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

_____(Seal)
- Borrower

_____(Seal)
- Borrower

_____(Seal)
- Borrower

[Sign Original Only]

Certification

I/We, the Purchaser, hereby certify that I/We have been informed by the Seller that it is advisable when entering into a "Contract 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 the Seller.

PURCHASER'S SIGNATURE/S, WITNESSES AND ACKNOWLEDGEMENT

Witness #1-Signature

Print Name: _____

Purchaser #1-Signature

Patricia Smith

Witness #2-Signature

Print Name: _____

Purchaser #2-Signature

NOTARY

Sworn and subscribed before me by **Patricia Smith** on this
____ day of _____, 2014.

Notary's Signature

Notary Public for the State of _____

My Commission expires: _____ (Seal)

NOTARY

Sworn and subscribed before me by on this
____ day of _____, 2014.

Notary's Signature

Notary Public for the State of _____

My Commission expires: _____ (Seal)

LEAD BASED PAINT RIDER

Rider to the "Agreement for Deed" dated the **12th day of March, 2014**, between the Purchaser and Seller for the property located at: **3211 Hackberry St, in the County of Hamilton, the City of Cincinnati, and the State of Ohio**. (See Attached Exhibit "A".)

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 is 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, reduced 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 enters 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 paint that is in good condition is not necessarily a hazard. EPA Website: www.epa.gov/lead/leadpdfs.pdf

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 paint 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 paint and/or lead-based paint hazards at the property.

Initials _____

(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 and/or lead-based paint hazard risk assessment or inspection.

5. RISK ASSESSMENT. **(CHECK EITHER (A) OR (B) BELOW)**

___ **(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 or 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. If the notice of unacceptable results by the Purchaser 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.

(Initials)_____

6. ACKNOWLEDGEMENT BY THE PURCHASER.

(INITIAL AND DATE)

Initial

Date

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.

Purchaser has/have received an EPA approved lead hazard information pamphlet. EPA: www.epa.gov/lead/leadpdfs.pdf

Purchaser has/have received a 10-day opportunity (or mutually agreed upon period) or has/have waived the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

(Initials)_____

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

SELLER'S SIGNATURE, WITNESSES AND ACKNOWLEDGEMENT

Signed, sealed and delivered in the presence of:

Lakeside REO Ventures, LLC

Witness

By: _____
**Michael Barry, Authorized Signatory for Halo
Asset Management, LLC, Attorney In Fact**

Witness

Sworn and subscribed before me by **Michael Barry, Authorized Signatory for Halo Asset Management, LLC, Attorney In Fact, Lakeside REO Ventures, LLC**, on this
____ day of _____, 2014.

Notary's Signature
Notary Public for the State of Texas
My commission expires: _____ (Seal)

PURCHASER'S SIGNATURE, WITNESSES AND ACKNOWLEDGEMENT

Witness #1-Signature

Purchaser #1-Signature

Patricia Smith

Print Name: _____

Witness #2-Signature

Purchaser #2-Signature

Print Name: _____

NOTARIAL ACKNOWLEDGMENT ON FOLLOWING PAGE

NOTARY

Sworn and subscribed before me by **Patricia Smith** on this
____ day of _____, 2014.

Notary's Signature

Notary Public for the State of: _____

My commission expires: _____ (Seal)

NOTARY

Sworn and subscribed before me by on this
____ day of _____, 2014.

Notary's Signature

Notary Public for the State of: _____

My commission expires: _____ (Seal)

**PURCHASER'S NOTICE OF INTENT TO SURRENDER PROPERTY,
FORFEIT EQUITY, AND TERMINATE CONTRACT FOR DEED**

THIS NOTICE CONCERNS THE CONTRACT FOR DEED ENTERED INTO BY AND between Lake-side REO Ventures, LLC (Seller) and Patricia Smith (Purchaser) concerning property located at 3211 Hackberry St, Cincinnati, OH 45207-1819 on March 13, 2014.

If Purchaser becomes more than 60 days delinquent in the first 24 months on the referenced Contract For Deed, Seller shall notify Purchaser of termination of said contract in writing. Purchaser will surrender the property to Seller and agrees to execute any documents required by Seller to effectuate the termination of the Contract, if any is required. Buyer further agrees and understands that upon vacating the premises, all right, title, interest and privileges relating to the Contract For Deed and the property are forfeited by the Purchaser. Purchaser will keep the premises in good repair and condition during the remaining occupancy. Purchaser further understands that Seller retains the right to seek collection of any past due payments, if any, from Purchaser.

Patricia Smith

Date

Date