

Prepared By:
RECA Limited Partnership
P.O. Box 1996
Irmo, SC 29063
(803) 798-4666

Contract Expiration: 10/01/2029
If payments are made in accordance
with the terms of this Agreement.

AGREEMENT FOR DEED
(Land Contract)

Acct #67000973

CONTRACT SUBJECT TO ARBITRATION

THIS AGREEMENT FOR DEED is entered into on this 5th day of October, 2012 between RECA Limited Partnership hereafter known as the "Seller" and Somonta Joye 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: 255 Veronica Rd, in the County of Georgetown, the city of Georgetown, the State of SC 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 Five Thousand Two Hundred Dollars and no/cents, (\$35,200.00) in the manner as follows: One Thousand Dollars and no/cents, (\$1,000.00);

THIS DOWN PAYMENT IS NON-REFUNDABLE SS (initial)

has been paid (prior to the release of this contract) on 10/05/2012 and the remaining Thirty Four Thousand Two Hundred Dollars and no cents (\$34,200.00) 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 Four Thousand Two Hundred Dollars and no/cents (\$34,200.00) 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. SS (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. SS (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; SS (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 Georgetown 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.

SS (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 Forty Nine Dollars and 25/100 Cents (**\$349.25**).

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

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, them 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.

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

David W. Campbell, Attorney-In-Fact

SWORN and subscribed before me on this
18th day of October, 2012
Tarika M. Kruger
 Notary's Signature
 Notary Public for the State of **South Carolina**
 My Commission Expires: 7/19/2021 (Seal)



(PURCHASER SIGNATURES)
(Acct# 67000973)

Lisa Crumpler
Witness
Print Name: Lisa Crumpler

Somonta Joye
Somonta Joye

[Signature]
Witness
Print Name: Dave Bernier

(NOTARY SECTION)

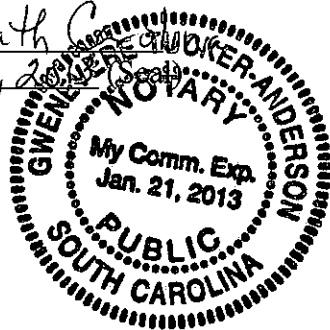
STATE OF South Carolina)
COUNTY OF Georgetown)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, do hereby certify that the purchaser, Somonta Joye, 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 October, 2012

Gwen Tucker Anderson
Notary's Signature
Notary Public for the State of South Carolina
My Commission Expires: Jan. 21, 2013



PURCHASE MONEY NOTE

5th Day of October, 2012

\$34,200.00

FOR VALUE RECEIVED, the undersigned promises to pay to the order of RECA Limited Partnership or its assigns:

SEND PAYMENT TO: **National Asset Advisors, LLC**
 P.O. Box 1996
 Irmo, SC 29063

THE PRINCIPAL SUM of Thirty Four Thousand Two Hundred Dollars and **no**/cents (**\$34,200.00**) as follows:

BEARING INTEREST at the rate of Ten percent (10%) per annum from date hereof in monthly installments of Three Hundred Forty Nine Dollars and 25/100 Cents (**\$349.25**) each **payment beginning the 1st day of each month beginning on November 1st, 2012** 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 1st day of **October**, in the year **2029** **All payments not received on or before the 10th 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: 255 Veronica Rd
City, State, Zip: Georgetown, SC, 29440
County: Georgetown Tax Map: # 01-0117-001.00.00 (land)01-9980-001.93.48 (MH)

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# 67000973)

Lisa Crumpler
Witness
Print Name: Lisa Crumpler

Somonta Joye
Somonta Joye

[Signature]
Witness
Print Name: Dave Decker

(NOTARY SECTION)

STATE OF South Carolina)
COUNTY OF Georgetown)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, do hereby certify that the purchaser, Somonta Joye, 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 October, 2012

[Signature]
Notary's Signature

Notary Public for the State of South Carolina

My Commission Expires: Jan. 21, 2013



ATTACHMENT "A" – LEGAL DESCRIPTION

THIS AGREEMENT is secured by the property listed below between RECA Limited Partnership, and Somonta Joye:

Street Address: 255 Veronica Rd
Georgetown, SC, 29440

Description:

Recorded in Plat Book 18 at page 449 in the Georgetown County, State of South Carolina Register of Deeds Office, said point also being on the Westerly right of way of Veronica Road, said right of way being 50 feet wide; thence from said beginning point and with the northerly line of the aforementioned Parcel B, N 67-38-04 W 358.97 feet to an existing iron rebar in the easterly line of the David and Amelia Alston Property, Tax number 1-117-14; thence with the Alston line, N 21-498-04 E 164.03 feet to an existing iron regar being on the aforementioned Alston line and the southwesterly corner of the Fenton Poit Property recorded in plat book 17 at page 847; thence with the southerly line of the Poit Property, S 70-25-20 E 324.05 feet to an existing iron rebar on the westerly right of way of the aforementioned Veronica Rd; thence with the westerly right of way of Veronica Road S 10-45-38 W 183.54 feet to the point and place of beginning and containing 1.35 acres according to a Physical Survey by Russ Courtney and Associates (S.M. Sandy SCPLS 6849) dated January 20, 2005. Includes 2002 Champion PH112GA18954AB TMS: 01-0117-001.00.00

TMS: # 01-0117-001.00.00 (land)01-9980-001.93.48 (MH)

Initial SJ

"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.

(PURCHASER SIGNATURES)
(Acct# 67000973)

Lisa Crumpler
Witness
Print Name: Lisa Crumpler

Somonta Joye
Somonta Joye

[Signature]
Witness
Print Name: Dave Bernier

(NOTARY SECTION)

STATE OF South Carolina)
COUNTY OF Georgetown)

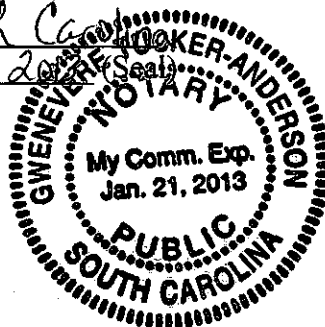
ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, do hereby certify that the purchaser, Somonta Joye, 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 October, 2012

Gwenevere Tink Anderson
Notary's Signature

Notary Public for the State of South Carolina
My Commission Expires: Jan. 21, 2013



LEAD BASED PAINT RIDER

RIDER TO THE "AGREEMENT FOR DEED" dated the 5th day of October, 2012 between the *Purchaser* and *Seller* for the property located at: 255 Veronica Rd, Georgetown in the County of Georgetown, State of SC

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)

SS (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 | |
|----------------|-----------------|---|
| <u>SS</u> | <u>10/12/12</u> | 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. |
| <u>SS</u> | <u>10/12/12</u> | PURCHASER HAS/HAVE received an EPA approved lead hazard information pamphlet. |
| <u>SS</u> | <u>10/12/12</u> | 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.

255 Veronica Rd, Georgetown SC 29440

Acct #67000973

MOLD DISCLOSURE

Print Name(s) of Seller: RECA Limited Partnership

Print Name(s) of Buyer: Somonta Joye

Property Address: 255 Veronica Rd, Georgetown SC 29440

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:** S J
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): RECA Limited Partnership

David W. Campbell, Attorney-in-Fact

BUYER(S)

Somonta Joye 10/12/12
Date

(SELLER SIGNATURES)

SIGNED, sealed and delivered in the presence of:

Laurie Devansky
Witness
Print Name: Laurie Devansky

Lana Sellers
Witness
Print Name: Lana sellers

RECA Limited Partnership

By: _____
David W. Campbell, Attorney-In-Fact

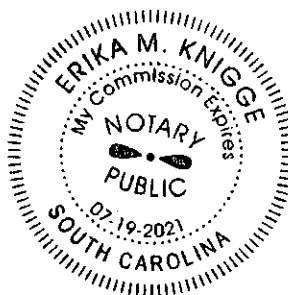
STATE OF SOUTH CAROLINA)
)
COUNTY OF LEXINGTON)

ACKNOWLEDGMENT

I, the undersigned, a Notary Public, do hereby certify that David W. Campbell, Attorney-In-Fact for RECA Limited Partnership, the seller, herein appeared before me this day and acknowledged the due execution of the foregoing instrument.

SWORN and subscribed before me on this
18th day of October, 2012

Erika M. Knigge
Notary's Signature
Notary Public for the State of **South Carolina**
My Commission Expires: 7/19/2021 (Seal)



(PURCHASER SIGNATURE)
(Acct# 67000973)

Lisa Cumber
Witness
Print Name: Lisa Cumber

Somonta Joye
Somonta Joye

[Signature]
Witness
Print Name: Dave Berner

(NOTARY SECTION)

STATE OF South Carolina)
COUNTY OF Georgetown)

ACKNOWLEDGEMENT

I, the undersigned, a Notary Public, do hereby certify that the purchaser, Somonta Joye, 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 October, 2012

Gwenevere Tucker Anderson
Notary's Signature
Notary Public for the State of South Carolina
My Commission Expires: Jan. 21, 2013



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

| | | |
|--|--|--|
| Seller: Reca Limited Partnership | | Date: 10/5/2012 |
| Acct No. 67000973 | | |
| Purchaser(s): Somonta Joye | | Contract Sales Price: \$35,200.00 |
| 3804 S. Frasier St., Georgetown, SC 29440 | | |
| Property Address: 255 Veronica Rd., Georgetown, SC 29440 | | |
| <input type="checkbox"/> Initial Disclosure estimated at time of application | | <input checked="" type="checkbox"/> Final Disclosure on contract terms |

| ANNUAL PERCENTAGE RATE | FINANCE CHARGE | Amount Financed | Total of Payments |
|---|--|---|--|
| The cost of your credit as yearly rate. | The dollar amount the credit will cost you | The amount of credit provided to you or on your behalf as of closing. | The amount you will have paid after you have made all payments as schelduled |
| 10.000% | \$37,047.00 | \$34,200.00 | \$71,247.00 |

☒ **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 | NUMBER OF PAYMENTS | *AMOUNT OF PAYMENTS | WHEN PAYMENTS ARE DUE MONTHLY BEGINNING |
|--------------------|---------------------|---|--------------------|---------------------|---|
| 204 | \$349.25 | 11/1/2012 | | | |

* Excludes taxes, hazard or flood or mortgage 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.

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 _____ day of _____ 2012

Somonta Joye 10/12/12
Somonta Joye (Purchaser)

Termination of Land Contract

In the event of default, under the terms of the Instrument given to secure the Debt that remains uncured ten (10) days after notice of such default, the undersigned hereby agrees that;

The Debt which this Instrument was given to Somonta Joye has been withdrawn. This instrument is hereby cancelled and the Register of Deeds/Recorder for Georgetown County, SC is hereby authorized and directed to mark it "Satisfied of Record " due to default of land contract.

This ____ day of _____, 201__

Secured Party: RECA Limited Partnership

David W Campbell, Attorney-In-Fact

Property: 255 Veronica Rd Georgetown SC 29440

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

I, the undersigned, a Notary Public, do hereby certify that David W. Campbell, Attorney-In-Fact for RECA Limited Partnership, the seller, herein appeared before me this day and acknowledged the due execution of the foregoing instrument.

Notary: _____
State of: _____
Commission Expires: _____

=====

Borrower: Somonta Joye
Address: 255 Veronica Rd Georgetown SC 29440

Somonta Joye 10/12/12
Somonta Joye Date

I, the undersigned, a Notary Public, do hereby certify that Somonta Joye, (Buyer(s) herein appeared before me this day and acknowledged the due execution of the foregoing instrument.

11- October 2012
Notary: Gwenevere Tucker Anderson
State of: South Carolina
Commission Expires: Jan. 21, 2013

