
Louisiana *Dup*

Don't Drink And Drive
Don't Litter Louisiana

PERSONAL DRIVER'S LICENSE

LICENSE/ID NO	CLASS	EXPIRATION DATE
006390020	E	10-24-2014

ENDORSEMENTS RESTRICTIONS

PAYTON,CHERMITA M
10331 FLOSSMOOR
DRIVE
NEW ORLEANS , LA 70127-0000

DATE OF BIRTH	SS NUMBER	PARISH	
10-24-1965		36	DONOR

SEX	HGT	WGT	ISSUE DATE	OFFICE	AUDIT
F	5-03	[illegible]	05-23-2011	[illegible]	6087


Louisiana

Don't Drink And Drive
Don't Litter Louisiana

PERSONAL DRIVER'S LICENSE

LICENSE/ID NO	CLASS	EXPIRATION DATE
004577713	E	02-24-2015

ENDORSEMENTS RESTRICTIONS

LEARSON,KEVIN
5963 S FRONT STREET
NEW ORLEANS , LA 70115-0000

DATE OF BIRTH	SS NUMBER	PARISH
02-24-1959		36

SEX	HGT	WGT	ISSUE DATE	OFFICE	AUDIT
M	5-09	[illegible]	03-01-2011	[illegible]	1326

Patriots Act Disclosure
Borrower Identification

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account

Please provide the following information. **We required two forms of identification for each borrower to comply with Section 326 of the Act.**

Kevin Learson
Borrower's Name

3813 Aspen Dr
Address

Harvey, LA 70058
City, State Zip

Loan Number

01-21-1959
Date of Birth

434-17-5481
Social Security #/Tax ID #

IMPORTANT - Information listed below must be exactly as indicated on the document.

Primary Forms of Identification - must display Borrower's name

Document	Country State of Origin	ID Number	Date of Birth	Expiration Date
☑ State Issued Driver License	New Orleans, LA	007597113	02-04-1959	05-24-2016
☐ State Issued ID Card				
☐ Military ID Card				
☐ Passport				
☐ US Alien Registration Card				
☐ Canadian Driver License				

Secondary Forms of Identification-must display Borrower's name

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
☑ Social Security Card	U.S. Govt.	434-17-5481		
☐ Government Issued Visa				
☐ Birth Certificate				
☐ Non-US/Canadian Driver License				
☐ Most Recent Signed Tax Returns	☐ Fed ☐ State	TIN:		
☐ Property Tax Bill		APN:		
☐ Voter Registration Card				
☐ Organizational Membership Card				
☐ Bank/Investment/Loan Statements				
☐ Paycheck stub with name				
☐ Most Recent W-2				
☐ Home/car/renter insurance papers				
☐ Recent utility bill				

Comments: I am the Co-Borrower

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the applicant.

Signature

Title

Printed Name

Date

* For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Patriots Act Disclosure
Borrower Identification

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

Please provide the following information. **We required two forms of identification for each borrower to comply with Section 326 of the Act.**

Chermita Payton Zimaari
Borrower's Name

3813 Aspen Drive
Address

City, State Zip

Loan Number

10-24-1965
Date of Birth

439-23-3689
Social Security #/Tax ID #

IMPORTANT - Information listed below must be exactly as indicated on the document.

Primary Forms of Identification - must display Borrower's name

Document	Country/State of Origin	ID Number	Date of Birth	Expiration Date
☑ State Issued Driver License	New Orleans, LA	006390020	10-24-1965	10-24-2014
☐ State Issued ID Card				
☐ Military ID Card				
☐ Passport				
☐ US Alien Registration Card				
☐ Canadian Driver License				

Secondary Forms of Identification-must display Borrower's name

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
☑ Social Security Card	U.S. Govt.	439-23-3689		
☐ Government Issued Visa				
☐ Birth Certificate				
☐ Non-US/Canadian Driver License				
☐ Most Recent Signed Tax Returns	☐ Fed ☐ State	TIN:		
☐ Property Tax Bill		APN:		
☐ Voter Registration Card				
☐ Organizational Membership Card				
☐ Bank/Investment/Loan Statements				
☐ Paycheck stub with name				
☐ Most Recent W-2				
☐ Home/car/renter insurance papers				
☐ Recent utility bill				

Comments:

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the applicant.

Signature

Title

Printed Name

Date

* For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

PRIVATE LENDING

5353 W Desert Inn Road
Las Vegas, NV 89146
T: 702 605 0220 – F: 702-537-2416
Mail@OCFPrivateLending.com
http://OCFPrivateLending.com

Consultant Fee Agreement:

1). This Agreement is entered into this 19 day of November, 2012 by and between Francisco De La Chesnaye, dba, OCF Private Lending, of Las Vegas, NV, (OCF) and (Borrower), CHERMITA PAYTON ZIMAANI KEVIN LEARSON, of Harvey, Louisiana

2). This agreement's sole purpose herein, is to confirm that **ANY and all funded loans** closed in the Borrower's name, directly or indirectly referred by Francisco De La Chesnaye to a funding Lender will be subject to pay 2.5% of the total funded amount(s) **plus** $5,000 to Francisco De La Chesnaye as agreed to and earned consultant's fee, which will be paid to Francisco De La Chesnaye at closing(s).

Borrower Full Name (Print): Kevin Learson

Company Name if Any (Print): ______________________

Signature: Kev Learson

Signature: [signature]

Francisco De La Chesnaye, dba, OCF Private Lending

IN WITNESS THEREOF, this instrument was executed by Borrower Kevin Learson on this the 19th day of November, 2012

Notary Stamp & Acknowledgement: [signature]

STACI SHINOGLE
Notary ID #[illegible]
Notary Public
Jefferson Parish, LA
My Commission is Issued for Life

CALDER CO			CALDER CO
Listing Firm			Selling Firm
HEATHER CALDER			HEATHER CALDER
Seller's Designated Agent		**Dual Agent**	Buyer's Designated Agent
504-931-8404			504-931-8404
Phone Number Office Fax			Phone Number Office Fax
NOLAREALESTATE@HOTMAIL.COM			NOLAREALESTATE@HOTMAIL.COM
Email Address			Email Address

Delivered by Designated Agent to ____________ Day ____ Date ____ Time ____ AM/PM

Comments ____________

Received by Designated Listing Agent ____________ Day ____ Date ____ Time ____ AM/PM

LOUISIANA RESIDENTIAL AGREEMENT TO BUY OR SELL

Date: *11/23/2012*

PROPERTY DESCRIPTION: I/We offer and agree to Buy/Sell the property at: (Municipal Address) *7121 RESTGATE* City *NEW ORLEANS*; Zip *70128*; Parish *ORLEANS* Louisiana, (Legal Description) ____________ on lands and grounds measuring approximately ____________ or as per record title; including all buildings, structures, component parts, and all installed, built-in, permanently attached improvements, together with all fences, security systems, all installed speakers or installed sound systems, all landscaping, all outside TV antennas, all satellite dishes, all installed and/or built-in appliances, all ceiling fans, all air conditioning or heating systems including window units, all bathroom mirrors, all window coverings, blinds and associated hardware, all shutters, all flooring, all carpeting, all cabinet tops, all cabinet knobs or handles, all doors, all door knobs or handles, all windows, all roofing, all electrical systems, and all installed lighting fixtures, chandeliers and associated hardware, other constructions permanently attached to the ground. If owned by the SELLER prior to date of this Agreement, standing timber, unharvested crops and ungathered fruits of trees on the property shall be conveyed to the BUYER. The following movable items here remain with the property, but are not to be considered as part of the Sale Price and have no value: ____________

All items listed herein are included in the property sold no matter how they are attached or installed, provided that any or all of these items are in place at the time of signing of this Agreement to Buy or Sell (the "Agreement"), unless otherwise stated herein. (All of the above contained in lines 5 through 22 are collectively referred to herein as the "Property.") The following items are excluded from the Property sold: ____________

MINERAL RIGHTS: If SELLER transfers any mineral rights, they are to be transferred without warranty. ______% mineral rights owned by SELLER are to be reserved by SELLER and the SELLER shall waive any right to use the surface for any such reserved mineral activity or use.

PRICE: The Property will be sold and purchased subject to title and zoning restrictions, servitudes of record, and law or ordinances affecting the Property for the sum of *ONE HUNDRED THIRTY-FIVE THOUSAND* Dollars ($ *135,000.00*) (the "Sale Price").

ACT OF SALE: The Act of Sale is to be executed before a settlement agent or Notary Public to be chosen by BUYER, on *DECEMBER 28, 2012*, 20____, or before if mutually agreed upon. Any change of the date for execution of the Act of Sale must be mutually agreed upon in writing and signed by SELLER and BUYER. At closing, BUYER must provide "good funds" if required by Louisiana statute LA R.S. 22:512 et seq. Security deposits and keys are to be transferred to BUYER at Act of Sale.

OCCUPANCY: Occupancy/possession and transfer of keys are to be granted at Act of Sale unless mutually agreed upon in writing.

BUYER'S Initials ____ ____ SELLER'S Initials ____ ____

ABS Rev. 01/01/11

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CONTINGENCY FOR SALE OF BUYER'S OTHER PROPERTY: This sale is contingent on the sale of other property by the BUYER and the attached contingency clause addendum shall apply. X This sale is not contingent upon the sale of other property by the BUYER nor is the loan needed by the BUYER to obtain the Sale Price contingent on the BUYER'S sale of any property.

ALL CASH SALE: BUYER warrants he has cash readily available to close the sale of this property.

X **FINANCED SALE:** This sale is conditioned upon the ability of BUYER to borrow with this Property as security for the loan the sum of $ *PER LENDER PRE APPROVAL* or *TBD* % of the Sale Price by a mortgage loan or loans at an initial interest rate not to exceed *TBD* % per annum, interest and principal, amortized over a period of not less than *TBD* years, payable in monthly installments or on any other terms as may be acceptable to BUYER provided that these terms do not increase the cost, fees or expenses to SELLER. The loan shall be secured by a Fixed Rate Mortgage; Adjustable Rate Mortgage; VA Guaranteed Mortgage; FHA Insured Mortgage; Owner Financing; Bond Financing; Other. Fees paid by SELLER that are required by lender, if any, shall not exceed $ *NA*. BUYER agrees to pay discount points not to exceed *NA* % of the loan amount. Other financing conditions: ____.

In the event BUYER is not able to secure financing, SELLER reserves the right to provide all or part of mortgage loan(s) under the terms set forth above. The BUYER acknowledges and warrants that he has available the funds which may be required to complete the sale of the Property including, but not limited to, the deposit, the down payment, closing costs, pre-paid items, and other expenses. BUYER agrees to make good faith application within *10* calendar days after acceptance of this offer or any counteroffer. Written proof from the lender that the application has been made shall be supplied by BUYER to the SELLER. Final loan approval shall be obtained on or prior to *DECEMBER 21, 2012*. Any extension of this date shall be in writing and shall be signed by all parties. BUYER authorizes and instructs lender to release to SELLER, or SELLER'S Broker or Designated Agent, written verification of the loan application and final loan approval.

PRORATION/OTHER COSTS: Real estate taxes, flood insurance premium if assumed, rents, assessments, condominium dues, assessments, and/or other dues owed to homeowners associations and the like for the current year are to be prorated through the date of the Act of Sale. Act of Sale costs, title insurance and other costs required to obtain financing, shall be paid by BUYER, unless otherwise stated herein. All necessary tax, mortgage, conveyance, release certificates or cancellations and SELLER closing fees, if any, shall be paid by SELLER. Seller shall pay all previous years taxes, assessments, condominium dues, assessments and/or dues owed to homeowners associations and the like. All special assessments bearing against the Property prior to Act of Sale, other than those to be assumed by written agreement as of the date of the Act of Sale, are to be paid by Seller.

APPRAISAL: This sale is NOT conditioned on appraisal. X This sale IS conditioned on the appraisal of the Property being not less than the Sale Price. If the appraised value of the Property is equal to or greater than the Sale Price, the BUYER shall pay the Sale Price agreed upon prior to the appraisal. If the appraised value is less than the Sale Price, BUYER shall immediately provide written notification to SELLER of appraised value and BUYER'S request for SELLER to reduce the Sale Price. Within *FIVE* (*5*) calendar days after SELLER'S receipt of such written notification of the appraised value, BUYER shall have the option to pay the Sale Price agreed upon prior to the appraisal or to void this Agreement unless SELLER agrees in writing to reduce the Sale Price to the appraised value or all parties agree to a new Sale Price.

DEPOSIT: Upon acceptance of this offer, or any attached counter offer, SELLER and BUYER shall be bound by all terms and conditions of this Agreement, and BUYER or BUYER'S agent will deliver immediately upon notice of acceptance of the offer a deposit (the "Deposit") in the amount of $ *1,000.00* or ________ % of the Sale Price to be paid in the forms of: Cash $ ____________
X Check $ *1,000.00* Promissory Note $ ____________
The Deposit shall be held by *BAYOU TITLE*.

Failure to deliver the Deposit shall be considered a default of this Agreement. If the Deposit is held by a Broker, it must be held in accordance with the rules of the Louisiana Real Estate Commission in a federally insured banking or savings and loan institution without responsibility on the part of the Broker in the case of failure or suspension of such institution. In the event the parties fail to execute an Act of Sale by date specified herein, and/or a dispute arises as to ownership of, or entitlement to, the Deposit or funds held in escrow, the Broker shall abide by the Rules and Regulations set forth by the Louisiana Real Estate Commission.

RETURN OF DEPOSIT: The Deposit shall be returned to the BUYER and this Agreement declared null and void without demand in consequence of the following events:

1) If this Agreement is declared null and void by BUYER during the inspection period as set forth in lines 152 through 167 of this Agreement;
2) If this Agreement is subject to BUYER'S ability to obtain a loan and the loan cannot be obtained, except as stated in lines 67 through 75 of this Agreement but only if the BUYER has made timely application for the loan and made good faith efforts to obtain the loan;
3) If the BUYER conditions the Sale Price on an appraisal and the appraisal is less than the Sale Price and the SELLER will not reduce the Sale Price as set forth in lines 87 through 94 of this Agreement;
4) If the BUYER timely terminates the Agreement after having received the leases or assessments, as set forth in lines 124 through 128 of this Agreement;
5) If the SELLER is unable to timely deliver to the BUYER an approved sewerage and/or water inspection report as set forth in lines 168 through 174.

LEASES/SPECIAL ASSESSMENTS: The sale is conditioned upon BUYER'S receipt of a copy of all written leases (excluding mineral leases) and unpaid special assessments from SELLER within five (5) calendar days of acceptance of the Agreement. Special assessments shall mean an assessment levied on Property to pay the cost of local improvements. BUYER will have five (5) calendar days after receipt of the aforementioned documents to notify SELLER, in writing, of BUYER's intent to terminate the Agreement.

NEW HOME CONSTRUCTION: If the property to be sold is completed new construction, under construction, or to be constructed, check one: ☐ A new home construction addendum, with additional terms and conditions, is attached. ☒ There is no new home construction addendum.

INSPECTION AND DUE DILIGENCE: BUYER ACKNOWLEDGES THAT THE SALE PRICE OF THE PROPERTY WAS NEGOTIATED BASED UPON THE PROPERTY'S APPARENT CURRENT CONDITION; ACCORDINGLY, SELLER IS NOT OBLIGATED TO MAKE REPAIRS TO THE PROPERTY, INCLUDING REPAIRS REQUIRED BY THE LENDER UNLESS OTHERWISE STATED HEREIN. THE SELLER IS RESPONSIBLE FOR MAINTAINING THE PROPERTY IN SUBSTANTIALLY THE SAME OR BETTER CONDITION AS IT WAS WHEN THE AGREEMENT WAS FULLY EXECUTED.

BUYER shall have an inspection period of (*10*) calendar days, commencing the first day after acceptance of this Agreement wherein, BUYER may, at BUYER'S expense, have any inspections made by experts or others of his choosing. Such inspections may include, but are not limited to, inspections for termites and other wood destroying insects, and/or damage from same, molds, and fungi hazards, and analysis of synthetic stucco, drywall, appliances, structures, foundations, roof, heating, cooling, electrical, plumbing systems, utility and sewer availability and condition, out-buildings, square footage, school district, flood zone classifications, current zoning and/or subdivision restrictive covenants and any items addressed in the SELLER'S Property Disclosure Document. All testing shall be nondestructive testing. SELLER agrees to provide the utilities for inspections and immediate access. If BUYER is not satisfied with the condition of the Property the BUYER may choose one of the following options within the inspection period:

Option 1: BUYER may elect, in writing, to terminate the Agreement and declare the Agreement null and void; or
Option 2: BUYER may indicate in writing the deficiencies and desired remedies and SELLER will within seventy two (72) hours respond in writing as to SELLER's willingness to remedy those deficiencies ("SELLER's Response").

Should SELLER in the SELLER'S Response refuse to remedy any or all of the deficiencies listed by the BUYER, then BUYER shall have seventy-two (72) hours from the date of SELLER's Response or seventy-two (72) hours from the date that SELLER's Response was due, whichever is earlier, to: (a) accept SELLER'S Response to BUYER'S written requests or (b) accept the Property in its current condition, or (c) to elect to terminate this Agreement. BUYER'S response shall be in writing. Upon BUYER'S failure to respond to the SELLER's Response by the time specified or BUYER'S electing, in writing, to terminate this Agreement, the Agreement shall be automatically, with no further action required by either party, ipso facto null and void except for return of Deposit to the BUYER. FAILURE TO MAKE INSPECTIONS OR TO GIVE WRITTEN NOTICE OF DEFICIENCIES AND DESIRED REMEDIES TO SELLER (OR SELLER'S DESIGNATED AGENT) AS SET FORTH IN LINES 141 THROUGH 155 WITHIN THE INSPECTION PERIOD SHALL BE DEEMED AS ACCEPTANCE BY BUYER OF THE PROPERTY'S CURRENT CONDITION.

PRIVATE WATER/SEWERAGE: In the event there is a private water system or private sewerage system on

the Property, the SELLER shall provide, at SELLER's expense, approval of the private water or sewerage system, in accordance with the appropriate governmental entity. An approved sewerage and/or water inspection report will be issued within thirty (30) days prior to the Act of Sale by the appropriate governmental agency. The approved inspection and test on the water and/or sewerage system are to be furnished and paid for by the SELLER. Any private water system or private sewerage system repairs necessary to obtain approved inspection certificate will be paid by SELLER.

HOME SERVICE/WARRANTY: A home service/warranty plan will X will not be purchased at the closing of sale at a cost not to exceed $__________________ to be paid by BUYER, SELLER, Neither, and ordered by ____________________________. It is understood that Agent/Broker may receive compensation from the home warranty company for actual services performed. The home service warranty plan does not warrant pre-existing defects and options, and does not supersede or replace any other inspection clause or responsibilities. If neither BUYER nor SELLER accepts the home service warranty plan, they declare that they have been made aware of the existence of such a plan, and further declare that they hold the Broker and Agents harmless from any responsibility or liability due to their rejection of such a plan.

WARRANTY OR AS IS CLAUSE WITH WAIVER OF RIGHT OF REDHIBITION: (CHECK ONE ONLY)

A. SALE WITH WARRANTIES: SELLER and BUYER acknowledge that this sale shall be with full SELLER warranties as to any claims or causes of action including but not limited to redhibition pursuant to Louisiana Civil Code Article 2520, *et seq.* and Article 2541, *et seq.*

X B. SALE "AS IS" WITHOUT WARRANTIES: SELLER and BUYER hereby acknowledge and recognize that the Property being sold and purchased is to be transferred in "as is" condition and further BUYER does hereby waive, relieve and release SELLER from any claims or causes of action for redhibition pursuant to Louisiana Civil Code Article 2520, *et seq.* and Article 2541, *et seq.* or for reduction of Sale Price pursuant to Louisiana Civil Code Article 2541, *et seq.* Additionally, BUYER acknowledges that this sale is made without warranty of fitness for ordinary or particular use pursuant to Louisiana Civil Code Article 2524. SELLER and BUYER agree that this clause shall be made a part of the Act of Sale.

C. NEW HOME WARRANTIES. Notwithstanding lines 185 through 195 and irrespective of whether A or B above is checked, if the Property is a new construction, the parties agree that neither A or B will apply but instead the provisions of the New Home Warranty Act (LA R.S. 9:3141 *et seq.*) shall apply. The warranty of condition of this Property is governed by the New Home Warranty Act if a home on the Property is a "home" as defined in the New Home Warranty Act.

MERCHANTABLE TITLE/CURATIVE WORK: SELLER shall deliver to BUYER a merchantable title at SELLER's costs (see line 207 through 209). In the event curative work in connection with the title to the Property is required or is a requirement for obtaining the loan(s) upon which this Agreement is conditioned, the parties agree to and do extend the date for passing the Act of Sale to a date not more than THIRTY (30) calendar days from the date of the Act of Sale stated herein. SELLER's title shall be merchantable and free of all liens and encumbrances except those that can be satisfied at Act of Sale. All costs and fees required to make title merchantable shall be paid by SELLER. SELLER shall make good faith efforts to deliver merchantable title. SELLER's inability to deliver merchantable title within the time stipulated herein shall render this Agreement null and void, reserving unto BUYER the right to demand the return of the Deposit and to recover from SELLER actual costs incurred in processing of sale as well as legal fees incurred by BUYER.

FINAL WALK THROUGH: BUYER shall have the right to re-inspect the Property within five (5) days prior to the Act of Sale, or occupancy, whichever will occur first in order to determine if the Property is in the same or better condition as it was at the initial inspection(s) and to insure all agreed upon repairs have been completed. SELLER agrees to provide utilities for the final walk through and immediate access to the Property.

DEFAULT OF AGREEMENT BY SELLER: In the event of any other default of this Agreement by SELLER except as set forth in lines 110 through 122 or lines 209 through 212, BUYER shall at BUYER'S option have the right to declare this Agreement null and void with no further demand, or to demand and/or sue for any of the following: 1) Termination of this Agreement; 2) Specific performance; 3) Termination of this Agreement and an amount equal to 10% of the Sale Price as stipulated damages.

Further, BUYER shall be entitled to the return of the Deposit. The prevailing party to any litigation brought to enforce any provision of this Agreement shall be awarded their attorney fees and costs. The SELLER may also be liable for Broker fees.

DEFAULT OF AGREEMENT BY BUYER: In the event of any other default of this Agreement by BUYER except as set forth in lines 103 through 122, SELLER shall have at SELLER's option the right to declare this Agreement null and void with no further demand, or to demand and sue for any of the following:
1) Termination of this Agreement; 2) Specific performance; 3) Termination of this Agreement and an amount equal to 10% of the Sale Price as stipulated damages.

Further, SELLER shall be entitled to retain the Deposit. The prevailing party to any litigation brought to enforce any provision of this Agreement shall be awarded their attorney fees and costs. The BUYER may also be liable for Broker fees.

MOLD RELATED HAZARDS NOTICE: An informational pamphlet regarding common mold related hazards that can affect real property is available at the EPA website **http://www.epa.gov/iaq/molds/index.html.** By initialing this page of the Agreement, BUYER acknowledges that the real estate agent has provided BUYER with the EPA website enabling BUYER to obtain information regarding common mold related hazards.

OFFENDER NOTIFICATION: The Louisiana State Police maintains the State Sex Offender and Child Predator Registry through the Louisiana Bureau of Criminal Identification and Information. It is a public access database of the locations of individuals who are required to register pursuant to LA R.S. 15:540 *et seq*. The website for the database is **http://www.lsp.org/socpr/default.html**. Sheriff and police departments serving jurisdictions of 450,000 also maintain such information. Inquiries can be made by phone at 1-800-858-0551 or 1-225-925-6100. Send written inquiries to Post Office Box 66614, Box A-6, Baton Rouge, Louisiana 70896.

CHOICE OF LAW: This Agreement shall be governed by and shall be interpreted in accordance with the laws of the State of Louisiana.

DEADLINES: TIME IS OF THE ESSENCE, and all deadlines are final, except where modifications, changes, or extensions are made in writing and signed by all parties to this Agreement. All "calendar days" as used in this Agreement shall end at 12:00 midnight in Louisiana.

ADDITIONAL TERMS AND CONDITIONS:
INSPECTION PERIOD DOES NOT START UNTIL ALL UTILITIES ARE ON

ROLES OF BROKERS AND DESIGNATED AGENTS: Broker(s) and Designated Agent(s) have acted only as real estate brokers to bring the parties together and make no warranty to either party for performance or non performance of any part of this Agreement or for any warranty of any nature unless specifically set forth in writing. Broker(s) and Designated Agent(s) make no warranty or other assurances whatsoever concerning Property measurements, square footage, room dimensions, lot size, Property lines or boundaries. Broker(s) and Designated Agent(s) make no representations as to suitability or to a particular use of the Property, and BUYER has or will independently investigate all conditions and characteristics of the Property which are important to BUYER. BUYER is not relying on the Broker or the Designated Agent(s) to choose a representative to inspect or re-inspect the Property; BUYER understands any representative desired by BUYER may perform this function. In the event Broker/Agent(s) provides names or sources for such advice or assistance, Broker/Agent(s) does not warrant the services of such experts or their products and cannot warrant the condition of Property or interest to be acquired, or guarantee that all defects are disclosed by SELLER(s). Broker/Agent(s) do not investigate the status of permits, zoning, code compliance, restrictive covenants, or insurability. The Broker(s) and Designated Agent(s) specifically make no warranty whatsoever as to whether or not the Property is situated in or out of the Government's hundred year flood plan or is or would be classified as wetlands by the U.S. Army Corp. of Engineers, or as to the presence of wood destroying insects or damage therefrom. BUYER(s) are to satisfy themselves concerning these issues. Designated Agent shall be an independent contractor for Broker if the conditions as set forth in LA R.S. 37:1446(h) are met.

LIST ADDENDA TO BE ATTACHED AND MADE A PART OF THIS AGREEMENT:
Contingency for Sale of Buyer's Other Property Addendum
Condominium Addendum
FHA Amendatory Clause
New Construction Addendum

BUYER'S Initials CP KL

SELLER'S Initials

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If any of the pre-printed portions of this Agreement vary or are in conflict with any additional or modified terms on blanks provided in this form or Addendum attached to this Agreement, the additional, modified or Addendum provisions control.

SINGULAR - PLURAL USE: Wherever the word BUYER or the word SELLER occurs in this Agreement or is referred to, the same shall be construed as singular or plural, masculine or feminine or neuter, as the case may be.

ACCEPTANCE: Acceptance of this Agreement must be in writing. Notice of this acceptance may be communicated by facsimile transmission or electronic signature. The original of this document shall be delivered to the listing Broker's firm. This Agreement and any supplement addendum or modification relating hereto, including any photocopy, facsimile or electronic transmission thereof, may be executed in two or more counterparts, all of which shall constitute one and the same Agreement.

CONTRACT: This is a legally binding contract when signed by both SELLER and BUYER. READ IT CAREFULLY. If you do not understand the effect of any part of this Agreement seek legal advice before signing this contract or attempting to enforce any obligation or remedy provided herein.

ENTIRE AGREEMENT: This Agreement constitutes the entire Agreement between the parties, and any other agreements not incorporated herein in writing are void and of no force and effect.

EXPIRATION OF OFFER:
This offer is binding and irrevocable until ***11/24/2012 @ 5PM*** AM/PM/MIDNIGHT/NOON.

X	X
~~Buyer's~~/ Seller's Signature Date/Time	Buyer's/ Seller's Signature Date/Time
Chermita M. Payton	Kevin Pearson
Print Buyer's/Seller's Full Name (First, Middle, Last)	Print Buyer's/Seller's Full Name (First, Middle, Last)
Street Address	Street Address
City, State, Zip	City, State, Zip
Last 4-digits of SSN Telephone Number. Cell	Last 4-digits of SSN Telephone Number. Cell
Telephone Number. Home Telephone Number. Work	Telephone Number. Home Telephone Number. Work
E-Mail Address	E-Mail Address

This offer was presented to the Seller/Buyer by ____ Day/Date/Time AM / PM MIDNIGHT/NOON

This offer is: ✓ **Accepted** **Rejected** (without counter) **Countered** (See Attached Counter) **by:**

X	X
~~Buyer's~~/ Seller's Signature Date/Time	Buyer's/ Seller's Signature Date/Time
BRANDON VILLAVASO	
Print Buyer's/Seller's Full Name (First, Middle, Last)	Print Buyer's/Seller's Full Name (First, Middle, Last)
Street Address	Street Address
City, State, Zip	City, State, Zip
Last 4-digits of SSN Telephone Number. Cell	Last 4-digits of SSN Telephone Number. Cell
Telephone Number. Home Telephone Number. Work	Telephone Number. Home Telephone Number. Work
E-Mail Address	E-Mail Address

This offer was presented to the Seller/Buyer by ____ Day/Date/Time AM / PM MIDNIGHT/NOON

EQUAL HOUSING OPPORTUNITY
LOUISIANA REAL ESTATE COMMISSION CREATED 1920

Zillow

Little Woods

7121 Restgate Rd
New Orleans, LA 70127

3 Beds 2 Baths

Not for Sale

Zestimate	$155,071
Rent Zestimate	$1,356/mo
Est. Mortgage	$540/mo

Single Family	2,036 sq ft
Lot	50 sq ft
Year Built	
Parking	Garage
Cooling	

Description

LARGE 2 STORY HOME, BEAUTIFUL HARDWOOD FLOORS, SOLID WOOD KITCHEN CABINETS, GRANITE KITCHEN COUNTER TOP, ATTACH DOUBLE CAR GARAGE WITH LARGE FENCE BACK YARD

Heating Type
Unknown

Basement Type
Unknown

Fireplace
Unknown

Floor Covering
Unknown

Attic
Unknown

Roof Type
Unknown

Exterior Material
Brick

View
Unknown

 # Stories
2.0

Deck
Unknown

Other

Baths
2.0

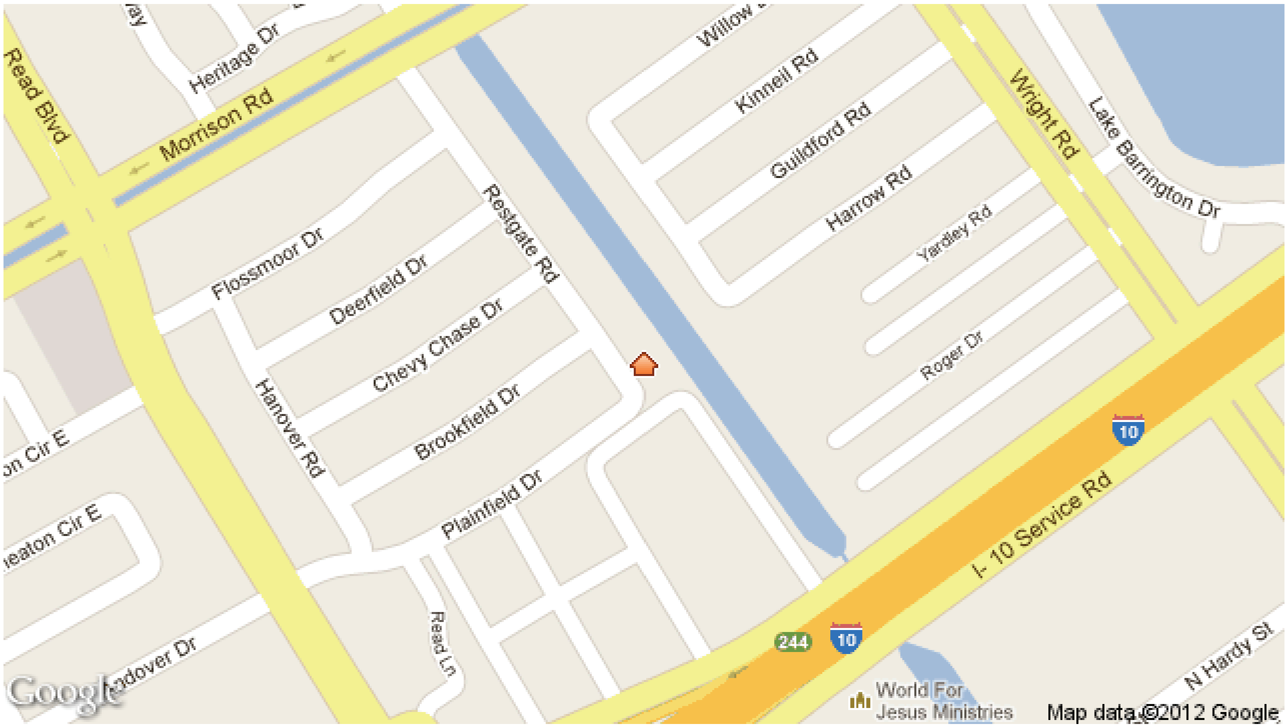
Beds
3

Parcel #
3-9W-0-449-04

Room Count
11

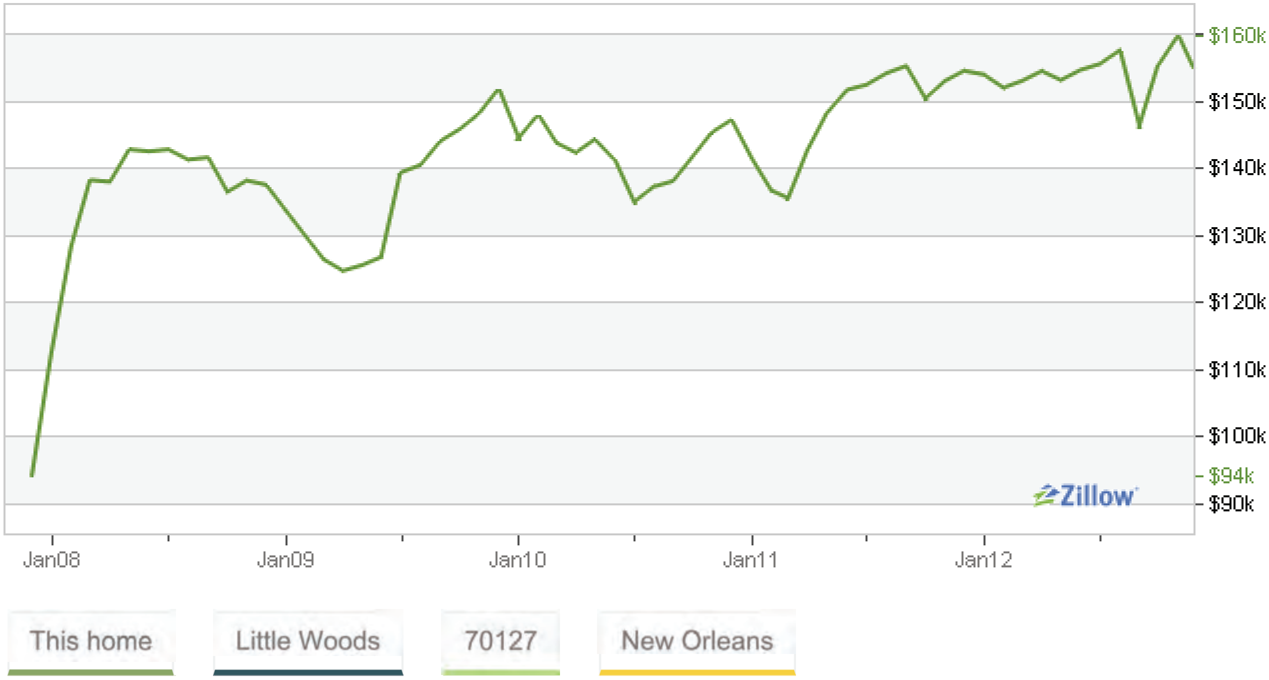
Zillow Home ID
73803587

Map



Zestimates

	Value	Range	30-day change	$/sqft	Last updated
Zestimate	$155,071	$99K – $220K	-$3,347	$76	11/22/2012
Rent Zestimate	$1,356/mo	$1K – $1.7K/mo	-$20	$0.67	11/19/2012
Owner Estimate					



Price History

Date	Description	Price	Change	$/sqft	Source
08/01/2011	Listing removed	$165,000	--	$81	Liberty One Realty Inc.
03/11/2011	Listed for sale	$165,000	--	$81	Liberty One Realty Inc.

Tax History

Year	Property taxes	Change	Tax assessment	Change
2011	$0	--	$12,400	--

Short Form Application (Mini-1003)

DATE: 10/5/2012 TIME: ____ LOAN OFFICER: ____

PURPOSE OF LOAN: ☐ REFINANCE ☑ PURCHASE ☐ CONSTRUCTION ☐ EQUITY LINE

PRIMARY BORROWER: Chermiba Payton DOB: 10/24/1965 SSN: 439-23-3689

PHONE (H): (504) 365-8146 PHONE (W): (504) 432-9081 PHONE (C): (504) 432-9081

CO-BORROWER: Kevin Learson DOB: 02/24/1959 SSN: 436-17-5421

PHONE (H): 504-365-8146 PHONE (W): 504.920.1392 PHONE (C): 504.920.1392

CURRENT ADDRESS: 3813 Aspen DRIVE Harvey LA 70058

House No. Street City State Zip

FOR PURCHASE (LISTED HOME):

HOME TYPE: ☑ SINGLE FAMILY ☐ DUPLEX ☐ MULTIPLEX ☐ TOWNHOME ☐ CONDO

EST. MARKET VALUE: $ ____

HOME ADDRESS: ____

House No. Street City State Zip

FOR REFINANCE:

HOME TYPE: ☑ SINGLE FAMILY ☐ DUPLEX ☐ MULTIPLEX ☐ TOWNHOME ☐ CONDO

CASH OUT: Y○ ○ AMOUNT: $ ____ REASON(S) FOR CASH: ____

EST MARKET VALUE OF HOME: $ ____ TAX VALUE: $ ____

YEAR PURCHASED: ____ YEAR BUILT: ____ ORIGINAL COST: $ ____

HOW LONG IN HOME? ____ ESCROW: Y◉ ○ MORTGAGE INS: Y◉ ○ AMT PER MO: $ ____

CURRENT MORTGAGE HOLDER: ____ MTG TYPE: ____

INTEREST RATE: 0.00% TERM: ____ YRS LEFT: ____ BALANCE: $ ____ MO PMT: $ ____

2ND MORTGAGE/LINE OF CREDIT HOLDER: ____ MTG TYPE: ____

INTEREST RATE: ____ TERM: ____ YRS LEFT: ____ BALANCE: $ ____ MO PMT: $ ____

EMPLOYMENT HISTORY: (BORROWER)

EMPLOYER NAME: French Quarter Funky 544

EMPLOYER ADDRESS: 544 Bourbon Street New Orleans, LA 70130

POSITION/TITLE: Contractor Vocalist YRS ON JOB: 5

GROSS INCOME: $ 31,200.00 (MO ◉ YR) ○ PAID ON: ☐ W-2 ☐ 1099 ☑ SELF EMPL

PREVIOUS EMPLOYER/PART TIME EMPLOYMENT INFO: Arc of St Charles 13771 Old spanish trail Boutte, LA 70039 (985) 785-0971

EMPLOYMENT HISTORY: (CO-BORROWER)

EMPLOYER NAME: French Quarter Funky 544

EMPLOYER ADDRESS: 544 Bourbon St. New Orleans, LA 70130

POSITION/TITLE: Musician / Manager YRS ON JOB: 4

GROSS INCOME: 41,600 (MO○/ YR◉ PAID ON: ☐ W-2 ☐ 1099 ☑ SELF EMPL

PREVIOUS EMPLOYER/PART TIME EMPLOYMENT INFO: Same club 10yrs previously. total 14 yrs. @ This company.

REVOLVING DEBT/MONTHLY OBLIGATIONS:

Majority of this information will be obtained via the credit report.

DO YOU PAY CHILD SUPPORT OR ALIMONY?: Y○ N◉ AMOUNT/MO: $

REAL ESTATE TAXES: Y○ N◉ YEARLY: $ MO (IF KNOWN): $

HOME INSURANCE: Y○ N◉ YEARLY: $ MO (IF KNOWN): $

CREDIT HISTORY: ☐ EXCELLENT ☐ GOOD ☐ AVERAGE ☑ CHALLENGED

AGREE TO CREDIT CHECK: Y○ ○ DATE: TIME: SCORE:

HAVE YOU HAD ANY LATE PAYMENTS ON YOUR MORTGAGE (PAST 12 MO) Y○ N◉

DESCRIBE CREDIT ISSUES (JUDGEMENTS, BANKRUPTCY, COLLECTIONS): Bankruptcy Discharged Chapter 13 08-10398 Completion

ASSETS:

CASH IN BANK ACCOUNTS (include savings & checking): $500.00, 235.00 sav.

INVESTMENTS (including 401K, brokerage accounts, stocks, bonds Etc…): Ø

PROPERTY (including rental units, cabins, 2nd homes & land): Ø

NOTES:

10 Questions: All fields ARE required. Type NA if there's no answer to a question.
Complete to the best of your abilities and return ASAP for Fast Loan Processing (Name, e-mail Address & Phone Numbers)

~~CHERMITA PAYTON ZIMAANI~~ Kevin Lea[illegible]son

1. Exact Amount Requested

135K

2. How soon is financing needed?

now

3. Your Ownership Percentage—please state your title 50% Co-Owner

4. Business Description—detailed, please include start date and entity type

5. Projected 2012 Revenue 135K

6. Annual Revenue and Net Income for Past Three Years

Annual Revenue: 41,600 - 2012
2011— 28,800
2010— 41,600.00
2009— 52,000.00

Net Income:
2011— 28,800.00
2010— 41,600.00
2009— 52,000.00

7. Industry/Borrower Experience I have no Borrowing exp.

8. Refinance Details none

Date Purchased— TBD

Year property/project was built/started— 1977

Purchase Price/Original Investment— 135,000.00

Current Term— TBD

Current Rate— TBD

Desired Term— 360 mo.

Desired Rate— 3.5

Property/Project Value— 140K

Down Payment/Original Investment— 0

Loan Balance(s)— 0 4

Monthly Payment— TBD

Are monthly payments current? If not, please explain why and the amount past due—

Cash out? If so, please state amount—

9. Personal Financial Information/Credit Health—
(If you have derogatories on your report, let us know, as we have a credit restoration expert who can remove them)

Credit Score— 601 credit score changed 2 derogatory markes on report.

Total Cash in Bank Account/s— no bank account

Current Tangible Net Worth— 70K. my musical equiptment

Any Derogs (BKs, Foreclosures, Charge offs, Tax Liens, etc.) on Report? Yes ○ No ◉

If so, please state which ones and explain.

10. If you own stocks, please state the name of the public company, the quantity of stock available, the stock symbol, and the market value. If you own an annuity, please state. none

Type your initials as signature:

KL

Property/Project Value— 140,000.00

Down Payment/Original Investment— Ø

Loan Balance(s)—

Monthly Payment— TBD By lender

Are monthly payments current? If not, please explain why and the amount past due—

Cash out? If so, please state amount—

9. Personal Financial Information/Credit Health—
(If you have derogatories on your report, let us know, as we have a credit restoration expert who can remove them)

Credit Score— 627 677 680

Total Cash in Bank Account/s— 4,500.00

Current Tangible Net Worth— 30K

Any Derogs (BKs, Foreclosures, Charge offs, Tax Liens, etc.) on Report? Yes ○ No ◉

If so, please state which ones and explain.

10. If you own stocks, please state the name of the public company, the quantity of stock available, the stock symbol, and the market value. If you own an annuity, please state.

Type your initials as signature:

CP

September 24, 2012

To whom it may concern,

Kevin Learson is an independent contractor working for Funky 544 Rhythm & Blues. His income is comprised of both shift / set pay & tips. Kevin has been working with us for approximately 4 years and earns a combined total (pay & tips) of approximately $800 per week. If I can be of any further assistance, please feel free to contact me.

Sincerely,

Anthony K. D'Arensbourg
General Manager

544 BOURBON STREET * NEW ORLEANS, LA 70130 * (504) 592-0544

September 24, 2012

To whom it may concern,

Chermita Zimaani is an independent contractor working for Funky 544 Rhythm & Blues. Her income is comprised of both shift / set pay & tips. Chermita has been working with us for approximately 5 years and earns a combined total (pay & tips) of approximately $600 per week. If I can be of any further assistance, please feel free to contact me.

Sincerely,

Anthony K. D'Arensbourg
General Manager

544 BOURBON STREET * NEW ORLEANS, LA 70130 * (504) 592-0544