

CASH SALE  
(WITH LIMITED WARRANTY OF TITLE)

UNITED STATES OF AMERICA  
STATE OF LOUISIANA  
PARISH OF ST. CHARLES  
CASH SALE BY  
HOUSEHOLD FINANCE CORPORATION, II  
TO  
ST. CHARLES PARISH PURCHASER

BE IT KNOWN, That on this 22nd day of June, two thousand and Eleven

BEFORE ME, the undersigned Notary Public, duly commissioned and qualified in and for the County of LOS ANGELES, and in the presence of the witnesses hereinafter undersigned, personally came and appeared the hereinafter named Vendor who declared that, for and in consideration of the price and sum of ONE HUNDRED TWENTY TWO THOUSAND AND 00/100 (\$122,000.00) DOLLARS, cash, paid to the Vendor in ready and current money, receipt of which is hereby acknowledged and full acquittance and discharge granted therefore, the Vendor does, by these presents, grant, bargain, sell, convey, transfer, assign, set over, abandon and deliver, without any warranty of title whatsoever, either express or implied, other than to Seller's own acts, and the acts of those claiming by, through or under Seller but not otherwise, but with full substitution and subrogation in and to all rights and actions of warranty which said Seller has or may have against all preceding owners and vendors, together with all rights of prescription, whether acquisitive or liberative, to which said Seller may be entitled, unto named Purchaser, here present, accepting and purchasing for himself, his heirs and assigns, and acknowledging due delivery and possession thereof, the hereinafter described property:

SEE ATTACHED EXHIBIT "A"

To have and to hold said property unto said Purchaser, their heirs and assigns forever.

All State, City and Parish taxes up to and including the taxes for the year 2011 are paid as per researches annexed hereto.

Whenever used herein, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

The parties to this act are aware of the fact that the Mortgage and Conveyance certificates herein referred to are open, undated and unsigned and relieve and release me, Notary, from all responsibility and liability in connection therewith.

NAME AND BUSINESS ADDRESS OF VENDOR:  
HOUSEHOLD FINANCE CORPORATION, II 931 Corporate Center Drive, Pomona, CA 91768.

NAME, RESIDENCE AND MARITAL STATUS OF PURCHASER:  
ST. CHARLES PARISH, P.O. BOX 302, HAHNVILLE, LA 70057

The property sold herein is conveyed "AS IS" and "WHERE IS", Purchaser hereby acknowledging that it has relied solely on its own inspection of the Property and not on any warranties or representations from the Vendor. Vendor has made no representations or warranties with respect to the property, including without limitation, the income derived therefrom or expenses to be incurred with respect thereto or with respect to information or documents previously furnished to Purchaser or furnished to Purchaser pursuant to this agreement; and Purchaser acknowledges that there are no agreements, warranties or representations expressed or implied, affecting the Property relating to title, merchantability, conditions or fitness for a particular purpose or of quality, design, condition, capacity, suitability or performance all of which are hereby disclaimed by Vendor and expressly waived by Purchaser. Additionally, Vendor does not warrant that the property is free from redhibitory or latent defects or vices and Purchaser hereby expressly waives all rights in redhibition pursuant to Louisiana Civil Code article 2520, et seq., as well as the warranty imposed by Louisiana Civil Code article 2475 and releases Vendor from any liability for redhibitory or latent defects or vices under Louisiana Civil Code articles 2520 through 2548. However, the Vendor hereby subrogates the Purchaser in and to all rights and actions in warranty that the Vendor has or may have against previous owners and vendors of the property.

Certificates of the Register of Conveyances and Recorder of Mortgages (Clerk of Court) annexed hereto, show no alienations of the herein conveyed property by said Vendor or any encumbrances thereon of any nature or kind whatsoever, and said Vendor declared under oath to me, Notary, that there are no liens, privileges, judgments, mortgages or encumbrances of any kind whatsoever against said property.

THUS DONE AND PASSED, in multiple originals, in my office, in the City of \_\_\_\_\_, on the \_\_\_\_\_ day, month and year herein first above written, in the presence of the undersigned competent witnesses, who hereunto subscribe their names, together with said appearers and me, Notary, after due reading of the whole.

WITNESSES:

Tami Flores  
Tami Flores

Asst. Secretary

Print Name:

Yaret Ramirez  
Yaret Ramirez

Asst. Secretary

Print Name:

BY: Robinson Powell  
Robinson Powell

President

President

**ACKNOWLEDGMENT**

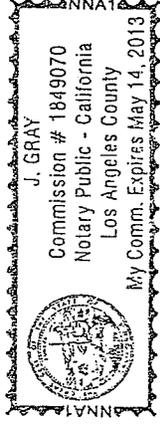
State of California  
County of Los Angeles

On June 22, 2011 before me, J. Gray (Notary Public)  
(insert name and title of the officer)

personally appeared Robin Powell  
who proved to me on the basis of satisfactory evidence to be the pers on(s) whose name(s) is/are  
subscribed to the within instrument and acknowledged to me that he/~~she~~/they executed the same in  
his/~~her~~/their authorized capacity(ies), and that by his/~~her~~/their signature(s) on the instrument the  
person(s), or the entity upon behalf of which the pers on(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing  
paragraph is true and correct.

WITNESS my hand and official seal.



Signature J. Gray (Seal)

EXHIBIT A

LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED PROPERTY, WITH ALL ITS COMPONENT PARTS, INCLUDING ALL RIGHTS, WAYS, PRIVILEGES, SERVITUDES AND APPURTENANCES THERETO BELONGING, THE POSSESSION OF WHICH PURCHASER ACKNOWLEDGES:

THAT PORTION OF GROUND, TOGETHER WITH ALL THE BUILDINGS AND IMPROVEMENTS THEREON AND ALL THE RIGHTS, WAYS, PRIVILEGES, SERVITUDES, APPURTENANCES AND ADVANTAGES THERETO BELONGING OR IN ANYWISE APPERTAINING, SITUATED IN THE PARISH OF ST. CHARLES, STATE OF LOUISIANA IN THAT PART THEREOF KNOWN AS OAKLAND ESTATES (FORMERLY RIVER ROAD ESTATES) DESIGNATED AS LOT 29-A, SQUARE 1, BOUNDED BY WEST OAKLAND DRIVE, OLD RIVER ROAD, THE NORTH BOUNDARY OF THE SUBDIVISION AND EAST OAKLAND DRIVE.

LOT 29-A, MEASURED 55.56 FEET FRONT ON EAST OAKLAND DRIVE, THE SAME WIDTH IN THE REAR, BY A DEPTH OF 101.56 FEET BETWEEN EQUAL AND PARALLEL LINES.

ALL AS MORE FULLY SHOWN ON PLAT OF SURVEY BY LUCIEN C. GASSEN, LAND SURVEYOR, DATED AUGUST 10, 1982, SEPTEMBER 23, 1982 AND OCTOBER 29, 1982.

ALL AS MORE FULLY SHOWN MADE BY RICHARD T. DADING, LAND SURVEYOR, DATED JUNE 7, 1986, EXCEPT THAT LOT 29-A, SQUARE 1 IS BOUNDED BY EAST OAKLAND DRIVE, WEST OAKLAND DRIVE, RIVER ROAD (FORMERLY OLD RIVER ROAD), WEST BOUNDARY OF THE SUBDIVISION, NORTH BOUNDARY OF SUBDIVISION, EAST BOUNDARY OF THE SUBDIVISION, EAST OAKLAND DRIVE; SUBJECT TO RESTRICTIONS, SERVITUDES, RIGHTS-OF-WAY AND OUTSTANDING MINERAL RIGHTS OF RECORD AFFECTING THE PROPERTY.

BEARING THE MUNICIPAL ADDRESS: 206 E. OAKLAND STREET, SAINT ROSE, LA 70087.

SUBJECT TO:

ENCROACHMENTS, BOUNDARY DISPUTES, OVERLAPS, RIGHTS OF PARTIES IN POSSESSION, SERVITUDES AND OTHER ADVERSE MATTERS, IF ANY, AS WOULD BE DISCLOSED ON A CURRENT ACCURATE SURVEY AND INSPECTION OF THE SUBJECT PROPERTY.

EXTANT AND SUBSISTING SUBSURFACE MINERAL RIGHTS, IF ANY, OF WHATEVER NATURE.

THE RESTRICTIVE COVENANTS CONTAINED IN COB 222, FOLIO 120, AND MOB 251, FOLIO 71.

RESERVATION OF A 12-FOOT SERVITUDE ACROSS THE FRONT OF THE PROPERTY FOR UTILITIES AND A 5- FOOT DRAINAGE SERVITUDE ALONG THE EAST SIDE LIE OF THE PROPERTY AS CONTAINED IN THE RESTRICTIVE COVENANTS ABOVE REFERENCED AND AS SHOWN ON PLAN OF SUBDIVISION.

RESERVATION OF A 10 FEET SERVITUDE ACROSS THE REAR OF THE LOT IN FAVOR OF LOUISIANA POWER AND LIGHT COMPANY FOR UTILITIES.

OIL, GAS AND MINERAL LEASE FROM TOMENYS RIVER ROAD ESTATES, INC. TO TEXOIL COMPANY, DATED NOVEMBER 19, 1977, IN COB 197, FOLIO 5, WITH WAIVER OF SURFACE RIGHTS.

TAX MAP OR PARCEL ID NO.: 50320010029A

PROPERTY COMMONLY KNOWN AS: 206 EAST OAKLAND STREET, ST. ROSE, LA 70087

REQUEST FOR CANCELLATION OF MORTGAGE OR PRIVILEGE AND  
RELEASE BY LICENSED FINANCIAL INSTITUTION  
PURSUANT TO R.S. 44:109

State of California  
Parish (or County) of Los Angeles

Before me, the undersigned Notary Public appeared:

HOUSEHOLD FINANCE CORPORATION, II  
*Name of Financial Institution*

Herein represented by its undersigned duly authorized representative, which declared that it is a licensed financial institution as defined in R.S. 44:109 et seq. and that one of the following statements is true and correct:

- (1) The institution was the obligee or the authorized agent of the obligee of the obligation secured by the mortgage or privilege described below when the obligation was extinguished, and the secured obligation has been paid or otherwise satisfied or extinguished; or
- (2) The institution is the obligee or authorized agent of the obligee of the secured obligation, and release the mortgage or privilege described below.

The Clerk of Court and Ex-Officio Recorder of Mortgages for Webster Parish is hereby expressly requested, authorized, and directed to cancel the recordation of the mortgage or privilege described as follows:

A mortgage or privilege granted by: KENNETH SMITH AND PATRICIA ROYAL SMITH  
In favor of: HOUSEHOLD FINANCE CORPORATION, II  
In the Sum of: ONE HUNDRED THIRTY NINE THOUSAND NINE HUNDRED FIFTY THREE AND 82/100 (\$139,953.82) dollars  
Date of Instrument: 05/22/2007 Parish of Recordation: Saint Charles  
Registry No: Book 1215, Page 650  
Legal description is as follows or is hereby attached as Exhibit A.:

(3) The recorder of mortgages shall not be liable for any damages resulting to any person or entity as a consequence of canceling a mortgage or vendor's privilege pursuant to this form.

THUS DONE AND PASSED before me, Notary Public, on the date set forth above.

Signature of Officer and Title: *Robin E. Powell* Robin E. Powell, President  
Name of Financial Institution: HOUSEHOLD FINANCE CORPORATION, II  
Requested Mailing Address: 931 CORPORATE CENTER DRIVE  
City, State, and Zip Code: POMONA, CA 91768

STATE OF CALIFORNIA  
COUNTY OF \_\_\_\_\_ } ss.

On \_\_\_\_\_ before me  
a Notary Public,

(insert name and title of the officer)

personally appeared

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

ACKNOWLEDGMENT

State of California  
County of Los Angeles

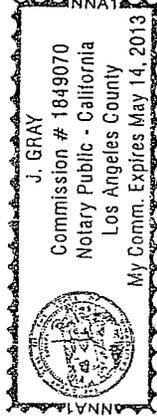
On June 22, 2011 before me, J. Gray (Notary Public)  
(insert name and title of the officer)

personally appeared Robin Powell  
who proved to me on the basis of satisfactory evidence to be the pers on(s) whose name(s) is/are  
subscribed to the within instrument and acknowledged to me that he/she/they executed the same in  
his/her/their-authorized capacity(ies), and that by his/her/their signature(s) on the instrument the  
person(s), or the entity upon behalf of which the pers on(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing  
paragraph is true and correct.

WITNESS my hand and official seal.

Signature \_\_\_\_\_ (Seal)



I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

(SIGNATURE OF NOTARY) \_\_\_\_\_ SEAL

Our File No. ANA201110596

T11-503542

EXHIBIT A

LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED PROPERTY, WITH ALL ITS COMPONENT PARTS, INCLUDING ALL RIGHTS, WAYS, PRIVILEGES, SERVITUDES AND APPURTENANCES THERETO BELONGING, THE POSSESSION OF WHICH PURCHASER ACKNOWLEDGES:

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SUBJECT TO:

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TAX MAP OR PARCEL ID NO.: 50320010029A

Property Address: 206 E Oakland Street, Saint Rose, LA 70087

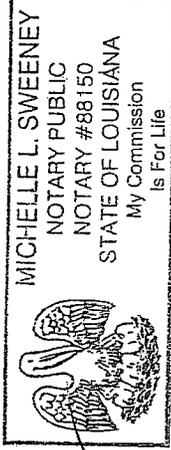
LOUISIANA }  
STATE OF CALIFORNIA }  
COUNTY OF LOS ANGELES } SS  
PARISH OF ST. CHARLES

On JUNE 28, 2011 before me, MICHELLE L. SWEENEY, personally appeared M. J. ST. PIERRE, JR. and Priscilla Previllett of ST. CHARLES who provided to me on the basis of satisfactory evidence to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of <sup>LOUISIANA</sup> California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

  
Notary Public

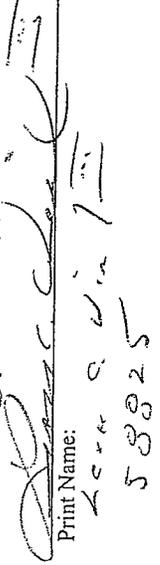


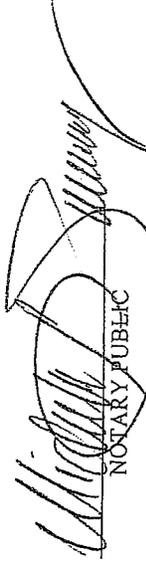
Commission expires AT DEATH

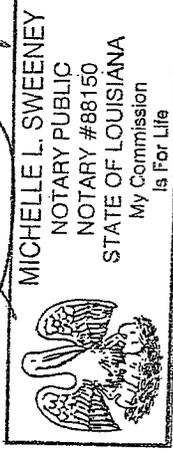
WITNESSES:

  
Print Name: DAWN HIGDON

ST. CHARLES PARISH  
BY: 

  
Print Name: Dawn Higdon  
58825

  
NOTARY PUBLIC



Our File No. ANA201110596



# A. Settlement Statement (HUD-1)

OMB Approval No 2502-0286

Printed On: 06/24/2011 10:34 AM

<b>1.</b> <input type="checkbox"/> FHA <b>2.</b> <input type="checkbox"/> RHS <b>3.</b> <input type="checkbox"/> Conv. Unins. <b>4.</b> <input type="checkbox"/> VA <b>5.</b> <input type="checkbox"/> Conv. Ins.		<b>6.</b> File Number: 791 L-03164Z	<b>7.</b> Loan Number:
<b>c.</b> Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown, items marked "G.O.G." were paid outside the closing they are shown here for information purposes and are not included in the total.			
<b>D.</b> Name & Address of Borrower: 81 Chateau Perle PO BOX 302 Houma LA 70307		<b>F.</b> Name & Address of Lender: CASH	
<b>E.</b> Name & Address of Seller: HOUSEHOLD FINANCE CORPORATION, 1111 Corporate Center Drive, Folsom CA 95799		<b>L.</b> Settlement Date: 06/22/2011	
<b>G.</b> Property Location: 209 E OAKLAND ST BAINTCROSE LA 70087-0090		<b>M.</b> Subsequent Date: 06/22/2011	
<b>H.</b> Settlement Agent: Secured Lending Services 16044 River Rd, Hamshire, LA 70087			

101. Contract sales price	122,000.00	401. Contract sales price	122,000.00
102. Permitted property		402. Permitted property	
103. Settlement charges to borrower (line 1400)	1,184.20	403.	
104.		404.	
105.		405.	
Adjustment for items paid by seller in advance			
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
120. Gross Amount Due From Borrower	123,184.20	420. Gross Amount Due To Seller	122,000.00
200. Deposit of earnest money	2,000.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	0,707.50
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
Adjustment for items unpaid by seller			
210. City/town taxes	108.12	610. City/town taxes	108.12
211. County taxes from 01/01/2011 to 06/22/2011 @ \$221.71 per Annual (365 Days)		611. County taxes from 01/01/2011 to 06/22/2011 @ \$221.71 per Annual (365 Days)	
212. Assessments		612. Assessments	
213.		613.	
214.		614.	
215.		615.	
216.		616.	
210.		616.	
220. Total Paid By/For Borrower	2,808.12	620. Total Reduction Amount Due Seller	6,816.82
301. Gross amount due from borrower (line 120)	123,184.20	601. Gross amount due to seller (line 420)	122,000.00
302. Less amounts paid by/or borrower (line 220)	2,808.12	602. Less reductions in amount due seller (line 620)	6,816.82
303. Cash [X] From [ ] To Borrower	120,376.08	603. Cash [X] To [ ] From Seller	115,183.36

The Public Reporting Burden for this collection of information is estimated to average 30 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. If the confidentiality is needed, this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

NOTE: Taxes have been prorated based on dates for the year. Any re-proration will be handled between the buyer and seller. All utility bills (water, sewer, electric, cable and maintenance fees) have been paid or will be paid upon receipt of final bills.

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine or imprisonment for up to 5 years, \$250,000, or both.

SUBSTITUTION FORM 1099-BELLER STATEMENT: The information contained in blocks E.G.H and I on line 401 (or if 401 is unavailable, line 403 and 404) is important but information and is being furnished to the Internal Revenue Service. If you are required to file a 1099-B, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

SELLER, you are required by law to provide the settlement agent with your correct taxpayer identification number. If you do not provide the settlement agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law.

Under penalties of perjury, I certify that the information furnished on this statement is true and correct. I am aware that this statement is no correct taxpayer identification number.  
 Seller: Robin E. Powell  
 HOUSEHOLD FINANCE CORPORATION, II

Page 1 of 3  
 PREVIOUS EDITIONS ARE OBSOLETE

909 397 3135 T-367 P.002/004 F-823

FROM-Res Dept JUN-27-11 09:43

ARC FINAL HUD-1

All Tax Prorations

**ALL TAX DOCUMENTS  
ARE FINAL**

**\*\* "Property was acquired via foreclosure.  
All statements made are to the best of the  
seller's knowledge and based upon  
information provided by the title company."**

701. Listing/Selling Agent To: Specialized Real Estate Services	\$5100.00	
702. Commission paid at Settlement		6,100.00
703. Our origination charge (from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen (from GFE #2)		
803. Your adjusted origination charge (from GFE #3)		
804. Appraisal fee (from GFE #4)		
805. Credit report (from GFE #5)		
806. Tax services (from GFE #6)		
807. Flood certification (from GFE #7)		
901. Daily interest charges (from GFE #10)		
902. Mortgage insurance premium (from GFE #3)		
903. Homeowner's insurance (from GFE #11)		
1001. Initial deposit for your escrow account (from GFE #9)		
1002. Homeowner's insurance		
1003. Mortgage insurance		
1004. Property Taxes		
1005.		
1006.		
1007. Applicable Adjustment		
1101. Title services and lender's title insurance (from GFE #4)	440.00	
1102. Settlement or closing fee To: Secured Lending Services	\$300.00	247.50
1103. Owner's title insurance To: Secured Lending Services (from GFE #5)	944.20	
1104. Lender's title insurance		
1105. Lender's title policy limit		
1106. Owner's title policy limit	\$122,000.00	
1107. Agent's portion of the total insurance premium	\$547.57	
1108. Underwriter's portion of the total title insurance premium	\$96.63	
1109. Deed Prep Fee To: ANAdeeds. Invoice #70769	\$0.00	90.00
1110. Courier Fee To: Secured Lending Services	\$40.00	
1111. Notary Fee To: Secured Lending Services	\$100.00	265.00
1112. Search Fee To: Secured Lending Services	\$0.00	
1201. Government recording charges (from GFE #7)	70.00	
1202. Deed \$70.00 Release \$15.00		15.00
1203. Transfer taxes		
1204. City/COUNTY tax/stamps (from GFE #8)		
1205. State tax/stamps		
1301. Required services that you can shop for (from GFE #6)	1,154.20	6,707.50

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

BUYER (B): [Signature]  
 SELLER (S): [Signature]  
 HOUSEHOLD FINANCE CORPORATION, II  
 Robin E. Powell

Secured Lending Services \_\_\_\_\_ Date \_\_\_\_\_

CHARGES THAT CANNOT INCREASE		HUD-1 Line Number	
Our origination charge		# 801	0.00
Your credit or charge (points) for the specific interest rate chosen		# 802	0.00
Your adjusted origination charge		# 803	0.00
Transfer taxes		# 1203	0.00
<b>FINANCING STATEMENTS</b>			
Title services and lender's title insurance		# 1101	0.00
Owner's title insurance		# 1103	644.20
Government recording charges		# 1201	70.00
			0.00
			1,154.20 or
			0.00 %
			\$
<b>FINANCING STATEMENTS</b>			
Daily interest charges		# 901	0.00
Homeowner's insurance		# 903	0.00
Initial deposit for your escrow account		# 1001	0.00

**Loan Terms**

Your initial loan amount is \$0.00

Your loan term is 0 years

Your initial interest rate is 0 %

Your initial monthly amount owed for principal, interest, and any mortgage insurance is \$0.00. Includes:

- Principal
- Interest
- Mortgage insurance

Can your interest rate rise?

No.  Yes, it can rise to a maximum of \_\_\_%. The first change will be on \_\_\_ and can change again every \_\_\_ after \_\_\_. Every change date, your interest rate can increase or decrease by \_\_\_%. Over the life of the loan, your interest rate is guaranteed to never be lower than \_\_\_% or higher than \_\_\_%.

Even if you make payments on time, can your loan balance rise?

No.  Yes, it can rise to a maximum of \$\_\_\_.

Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?

No.  Yes, the first increase can be on \_\_\_ and the monthly amount owed can rise to \$\_\_\_. The maximum it can ever rise to is \$\_\_\_.

Does your loan have a prepayment penalty?

No.  Yes, your maximum prepayment penalty is \$\_\_\_.

Does your loan have a balloon payment?

No.  Yes, you have a balloon payment of \$\_\_\_ due in \_\_\_ years on \_\_\_.

Total monthly amount owed including escrow account payments

You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself.

You have an additional monthly escrow payment of \$\_\_\_ that results in a total initial monthly amount owed of \$\_\_\_. This includes principal, interest, any mortgage insurance and any items checked below:

- Property taxes
- Flood insurance
- Homeowner's insurance

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.



# A. Settlement Statement (HUD-1)

**B. Type of Loan:**  
 1.  FHA 2.  RHS 3.  Conv. Unins.  
 4.  VA 5.  Conv. Ins.

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

**D. Name & Address of Borrower:**  
 St Charles Parish PO BOX 302 Hahnville LA 70057

**E. Name & Address of Seller:**  
 HOUSEHOLD FINANCE CORPORATION, II 931 Corporate Center Drive Pomona CA 91769

**F. Name & Address of Lender:**  
 CASH

**G. Property Location:**  
 206 E OAKLAND ST  
 SAINTROSE LA 70087 -0000

**H. Settlement Agent:**  
 Secured Lending Services

**I. Settlement Date:**  
 06/28/2011

**Place of Settlement:**  
 15945 River rd. Hahnville, LA. 70057

**7. Loan Number:**  
 T011-503542

**8. Mortgage Insurance Case #:**

A Summary of Borrower's Transaction		A Summary of Seller's Transaction	
100. Gross Amount Due From Borrower	122,000.00	400. Gross Amount Due To Seller	122,000.00
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	1,154.20	403.	
104.		404.	
105.		405.	
Adjustment for items paid by seller in advance		Adjustment for items paid by seller in advance	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109.		409.	
110.		410.	
111.		411.	
120. Gross Amount Due From Borrower	123,154.20	420. Gross Amount Due To Seller	122,000.00
200. Amount Paid By or For Borrower		500. Reduction in Amount Due To Seller	
201. Deposit or earnest money	2,500.00	501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	6,707.50
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustment for items unpaid by seller		Adjustment for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County taxes from 01/01/2011 to 06/28/2011 @ \$221.71 per Annual (365 Days)	108.12	511. County taxes from 01/01/2011 to 06/28/2011 @ \$221.71 per Annual (365 Days)	108.12
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
220. Total Paid By/For Borrower	2,608.12	520. Total Reduction Amount Due Seller	6,815.62
300. Cash At Settlement From Borrower		600. Cash At Settlement From Seller	
301. Gross amount due from borrower (line 120)	123,154.20	601. Gross amount due to seller (line 420)	122,000.00
302. Less amounts paid by/for borrower (line 220)	2,608.12	602. Less reductions in amount due seller (line 520)	6,815.62
303. Cash [X] From [ ] To Borrower	120,546.08	603. Cash [X] To [ ] From Seller	115,184.38

The Public Reporting Burden for this collection of information is estimated to average 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

NOTE: Taxes have been prorated based on taxes for the year. Any re-proration will be handled between the buyer and seller. All utility bills (water, sewer, electric, cable and maintenance fees) have been paid or will be paid or will be paid upon receipt of final bills.

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

SUBSTITUTION FORM 1099 SELLER STATEMENT: The information contained in Blocks E,G,H and I on line 401 (or if 401 is asterisked, line 403 and 404) is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

SELLER, you are required by law to provide the settlement agent with your correct taxpayer identification number. If you do not provide the settlement agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by Law.

Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.

Seller (s):

HOUSEHOLD FINANCE CORPORATION, II

Settlement Charges		Paid from Borrower's Fund at Settlement	Paid from Seller's Fund at Settlement
700. Total Sales/ Broker's Commission/ Broker's/ Commission/ Broker's/ Division of commission (line 700) as follows:			
701. Listing/Selling Agent To: Specialized REal Estate Services	\$6100.00		
702.			
703. Commission paid at Settlement			6,100.00
704.			
800. Items Payable in Connection With Loan			
801. Our origination charge	(from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	(from GFE #2)		
803. Your adjusted origination charge	(from GFE A)		
804. Appraisal fee	(from GFE #3)		
805. Credit report	(from GFE #3)		
806. Tax service	(from GFE #3)		
807. Flood certification	(from GFE #3)		
900. Items Required by Lender To Be Paid In Advance			
901. Daily interest charges	(from GFE #10)		
902. Mortgage insurance premium	(from GFE #3)		
903. Homeowner's insurance	(from GFE #11)		
1000. Reserves Deposited With Lender			
1001. Initial deposit for your escrow account	(from GFE #9)		
1002. Homeowner's insurance			
1003. Mortgage insurance			
1004. Property Taxes			
1005.			
1006.			
1007. Aggregate Adjustment			
1100. Title Charges			
1101. Title services and lender's title insurance	(from GFE #4)	440.00	
1102. Settlement or closing fee To: Secured Lending Services	\$300.00		247.50
1103. Owner's title insurance To: Secured Lending Services	(from GFE #5)	644.20	
1104. Lender's title insurance			
1105. Lender's title policy limit			
1106. Owner's title policy limit	\$122,000.00		
1107. Agent's portion of the total insurance premium	\$547.57		
1108. Underwriter's portion of the total title insurance premium	\$96.93		
1109. Deed Prep Fee To: ANAdeeds Invoice #76766	\$0.00		50.00
1110. Courier Fee To: Secured Lending Services	\$40.00		
1111. Notary Fee To: Secured Lending Services	\$100.00		
1112. Search Fee To: Secured Lending Services	\$0.00		295.00
1200. Government Recording And Transfer Charges			
1201. Government recording charges	(from GFE #7)	70.00	
1202. Deed \$70.00 Release \$15.00			15.00
1203. Transfer taxes	(from GFE #8)		
1204. City/County tax/stamps			
1205. State tax/stamps			
1300. Additional Settlement Charges			
1301. Required services that you can shop for	(from GFE #6)	1,154.20	6,707.50
1400. Total Settlement Charges (Enter in lines 03, Section J and 502, Section K)			

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

BORROWER (S):



SELLER (S):

SI Charles Parish

HOUSEHOLD FINANCE CORPORATION, II

Secured Lending Services

Date

Comparison of Good Faith Estimate, GFE, and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase			
HUD-1 Line Number			
Our origination charge	# 801	0.00	0.00
Your credit or charge (points) for the specific interest rate chosen	# 802	0.00	0.00
Your adjusted origination charge	# 803	0.00	0.00
Transfer taxes	# 1203	0.00	0.00

Charges That Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1
Title services and lender's title insurance	# 1101	0.00	440.00
Owner's title insurance	# 1103	0.00	644.20
Government recording charges	# 1201	0.00	70.00
<b>Total</b>		0.00	1,154.20
<b>Increase between GFE and HUD-1 Charges</b>		\$ 1,154.20	or 0.00 %

Charges That Can Change		Good Faith Estimate	HUD-1
Daily interest charges	# 901	0.00	0.00
Homeowner's insurance	# 903	0.00	0.00
Initial deposit for your escrow account	# 1001	0.00	0.00

**Loan Terms**

Your initial loan amount is	\$0.00
Your loan term is	0 years
Your initial interest rate is	0 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	<input type="checkbox"/> \$0.00 includes <input type="checkbox"/> Principal <input type="checkbox"/> Interest <input type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of ___%. The first change will be on ___ and can change again every ___ after ___. Every change date, your interest rate can increase or decrease by ___%. Over the life of the loan, your interest rate is guaranteed to never be lower than ___% or higher than ___%.
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of \$_____.
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, the first increase can be on ___ and the monthly amount owed can rise to \$_____. The maximum it can ever rise to is \$_____.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$_____.
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$___ due in ___ years on ___
Total monthly amount owed including escrow account payments	<input checked="" type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input type="checkbox"/> You have an additional monthly escrow payment of \$___ that results in a total initial monthly amount owed of \$_____. This includes principal, interest, any mortgage insurance and any items checked below: <input type="checkbox"/> Property taxes <input type="checkbox"/> Homeowner's insurance <input type="checkbox"/> Flood Insurance

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

BUYER OR BORROWER'S AFFIDAVIT

STATE OF LOUISIANA  
COUNTY OF ST. CHARLES

BORROWER(S): St Charles Parish  
PROPERTY: 206 E OAKLAND ST., SAINTROSE, LA 70087

ON THIS 28<sup>th</sup> DAY OF JUNE, 2011, BEFORE ME, THE UNDERSIGNED,  
PERSONALLY APPEARED THE ABOVE BORROWER(S), WHO BEING DULY SWORN ACCORDING  
TO THE LAW DOES DEPOSE AND SAY:

- A. N/A MY/OUR INTENDED USE OF THE ABOVE REFERENCED PROPERTY IS AS FOLLOWS:  
1. N/A IT IS OUR INTENTION TO OCCUPY THE SUBJECT PROPERTY AS OUR PRIMARY  
RESIDENCE WITHIN THIRTY (30) DAYS OF CLOSING.  
2. N/A IT IS OUR INTENTION TO USE THE SUBJECT PROPERTY AS A SECOND HOME  
AND NOT GENERATE ANY INCOME.  
3. N/A IT IS OUR INTENTION TO GENERATE INCOME FROM THE SUBJECT PROPERTY  
N/A FOR MORE THAN FOURTEEN (14) DAYS DURING THE COMING YEAR.  
4. N/A IT IS OUR INTENTION TO GENERATE INCOME FROM THE SUBJECT PROPERTY

AND NOT TO OCCUPY THE PROPERTY FOR MORE THAN FOURTEEN (14) DAYS  
DURING THE COMING YEAR.

- B. WE HEREBY CERTIFY THAT, WITH REGARD TO THE PROPERTY AND LOAN IF ANY:  
1. THERE ARE NO RECORDED OR UNRECORDED MORTGAGES, NOTES, JUDGEMENTS, OR  
OTHER INSTRUMENTS OF INDEBTEDNESS OUTSTANDING AGAINST ME OR US WHICH  
MAY AFFECT THE ABOVE PROPERTY; NOR IS THERE ANY NOTE OR PURCHASE MONEY  
MORTGAGE GIVEN OR TO BE GIVEN BY THE BUYER TO ANYONE AS PART OF THE  
PURCHASE OF THE ABOVE PROPERTY.  
2. THERE ARE NO UNRECORDED AGREEMENTS OR LEASES, WHICH AFFECT THE  
PROPERTY.  
3. EXCEPT AS OTHERWISE SHOWN OR THE SETTLEMENT STATEMENT (HUD-1), THE  
REQUIRED DOWN PAYMENT, CLOSING COST, AND PREPAID EXPENSES REQUIRED TO  
COMPLETE SETTLEMENT WERE PAID BY US AND WERE NOT BORROWED FROM ANY  
SOURCE THAT HAS NOT BEEN DISCLOSED TO THE LENDER.  
4. ALL INFORMATION FURNISHED ON ANY LOAN APPLICATION CONTINUES TO BE TRUE  
AND CORRECT. THERE HAS BEEN NO ADVERSE CHANGE IN OUR FINANCIAL CONDITION  
SINCE THE DATE OF THE LOAN APPLICATION, NOR DO WE HAVE KNOWLEDGE OF ANY  
CIRCUMSTANCES, WHICH WOULD ADVERSELY AFFECT OUR FINANCIAL CONDITION.

- C. WE ACKNOWLEDGE RECEIPT OF THE FOLLOWING DOCUMENTS IN CONNECTION WITH  
OUR LOAN CLOSING:  
1. COPY OF ORIGINAL MORTGAGE  
2. COPY OF ORIGINAL NOTE  
3. SETTLEMENT STATEMENT (HUD-1)  
4. OTHER N/A

- D. FOR ALL JURISDICTIONS IN WHICH SUCH CONSENT OR WAIVER IS REQUIRED: I/WE (A)  
ACKNOWLEDGE AND AGREE THAT THE TITLE INSURANCE COMPANY AND/OR ESCROW  
AGENCY (THE "COMPANY") HOLDING ANY AND ALL MONIES RELATING TO THE REAL  
ESTATE TRANSACTION TO WHICH THIS DOCUMENT RELATES MAY DEPOSIT SAID  
MONIES IN AN ACCOUNT OR ACCOUNTS THAT MAY CHARGE FEES AND/OR PAY  
INTEREST RELATING TO SAID MONIES; (B) ACKNOWLEDGE AND AGREE THAT NO FEES  
CHARGED AND/OR INTEREST ACCRUED WILL BE PAYABLE BY AND/OR TO ME/US, AND  
THAT THE SAME SHALL BE BORNE BY AND/OR PAYABLE TO THE COMPANY; (C) GRANT  
OUR CONSENT TO SUCH DEPOSIT, PAYMENT, AND/OR RETENTION BY THE COMPANY,  
AND (D) HEREBY WAIVE ANY AND ALL CLAIM, RIGHT, TITLE, AND INTEREST IN OR TO

THE INTEREST ACCRUED THEREON, AND ANY ACTION, CLAIM, AND CAUSE OF ACTION AGAINST THE COMPANY ARISING FROM OR RELATING TO SUCH DEPOSIT, PAYMENT, AND/OR RETENTION.

E. THE UNDERSIGNED BORROWER, IN CONSIDERATION OF THE LENDER'S DISBURSING OF FUNDS FOR THE CLOSING OF THE PROPERTY, AGREES THAT IF REQUESTED BY THE LENDER OR SOMEONE ON BEHALF OF THE LENDER TO COOPERATE FULLY IN THE ADJUSTMENT OF CLERICAL ERRORS OR ANY AND ALL LOAN DOCUMENTATION DEEMED NECESSARY OR DESIRABLE IN THE REASONABLE DISCRETION OF THE LENDER, THESE ADJUSTMENTS MAY ENABLE THE LENDER TO SELL, CONVEY, SEEK, GUARANTY, OR MARKET SAID LOAN TO ANY ENTITY INCLUDING, BUT NOT LIMITED TO ANY INVESTOR, FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA), GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (GNMA), FEDERAL HOME LOAN MORTGAGE ASSOCIATION (FHLM), DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD), VETERAN'S ADMINISTRATION (VA), OR ANY MUNICIPAL BONDING AUTHORITY.

THE UNDERSIGNED BORROWER(S) DO HEREBY SO AGREE AND COVENANT IN ORDER TO ASSURE THAT THE LOAN DOCUMENTATION EXECUTED THIS DATE WILL CONFIRM AND BE ACCEPTABLE IN THE MARKETPLACE IN THE INSTANCE OF TRANSFER, SALE, OR CONVEYANCE BY LENDER OF ITS INTEREST IN AND TO SAID LOAN DOCUMENTATION.

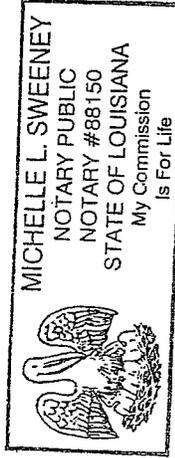
\_\_\_\_\_  
St Charles Parish

STATE OF LOUISIANA  
COUNTY OF ST. CHARLES

SWORN AND SUBSCRIBED BEFORE ME

THIS 28<sup>TH</sup> DAY OF JULY 2011  
*Michelle L. Sweeney*  
NOTARY PUBLIC

MY COMMISSION EXPIRES: AT DEATH



**BUYER'S ID VERIFICATION AFFIDAVIT**

I, Michelle L. Sweeney, do hereby verify that I have viewed proof of identification on the parties listed below.

ST. CHARLES PARISH TAX IPA  
Driver's license # \_\_\_\_\_

Other forms of identification: (personally known) #72-6001208

Name: St Charles Parish  
Signature: [Signature]

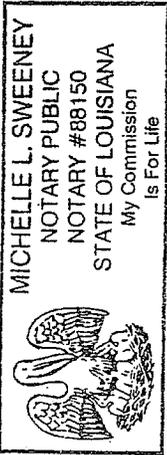
Driver's license # \_\_\_\_\_  
Other forms of identification: \_\_\_\_\_  
Name \_\_\_\_\_  
Signature \_\_\_\_\_

State of LOUISIANA  
County of ST. CHARLES

Sworn and Subscribed Before Me  
This 28<sup>th</sup> day of JULY, 2011

[Signature]  
Notary Public

My Commission Expires: AT DEATH



DEED AFFIDAVIT

THIS TO CERTIFY THAT UPON REVIEW OF THE SPECIAL WARRANTY DEED TO CONVEY THE PROPERTY AT 206 E OAKLAND ST , SAINTROSE, LA 70087 I HAVE FOUND NO ERRORS IN REGARDS TO THE VESTING, ADDRESS or SPELLING OF OUR NAMES.

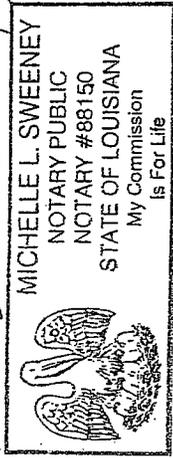
ML \_\_\_\_\_  
St Charles Parish

STATE OF LOUISIANA  
~~COUNTY OF St Charles~~ } ss.  
PARISH  
On JUNE 28, 2011, before me Michelle L. Sweeney,  
a Notary Public, (insert name and title of the officer) personally appeared  
U.J. St. Pierre, Jr., who proved to me on the basis of satisfactory evidence  
to be the person(s) whose name(s) is/are subscribed to the within instrument and  
acknowledged to me that he/she/they executed the same in his/her/their authorized  
capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the  
entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of LA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Michelle L. Sweeney  
(SIGNATURE OF NOTARY) SEAL



PURCHASER(S) AFFIDAVIT

STATE OF LOUISIANA  
~~STATE~~ OF St. Charles  
PARISH

BORROWER(S): St Charles Parish  
ADDRESS: 206 E OAKLAND ST , SAINTROSE, LA 70087

BE IT KNOWN, THAT ON THIS 28<sup>TH</sup> DAY OF JUNE,  
2011, BEFORE ME, MICHELLE C. SWEENEY THE SUBSCRIBER, A NOTARY  
PUBLIC, PERSONALLY APPEARED St Charles Parish , WHO BEING DULY SWORN  
ACCORDING TO THE LAW, DID DEPOSE AND SAY:

THAT THE DEPONENT(S) HAVE NOT ENTERED INTO ANY UNRECORDED LEASES  
OR AGREEMENTS AFFECTING PREMISES.

THAT THE NEWLY ERECTED BUILDING(S) ON THE PREMISES TO  
BE INSURED IS/ARE COMPLETED.

THAT IT IS THE INTENTION OF THE DEPONENT(S) TO TAKE  
TITLE AS PARISH PRESIDENT

THAT THE DEPONENT(S) IS/ARE OF FULL LEGAL AGE AND SUI-JURIS.

THAT THE DEPONENT(S) HAVE NOT BORROWED ANY MONEY OR  
SIGNED ANY JUDGEMENTS, NOTES, MORTGAGES, OR OTHER  
OBLIGATIONS EXCEPTING SUCH OBLIGATIONS, IF ANY EXECUTED  
HEREWITH.

THAT DEPONENT(S) IS/ARE NOT SEPARATED AND IS/ARE NOT  
INVOLVED IN DIVORCE PROCEEDINGS.

THAT THERE ARE NO SUPPORT ARREARAGES OR SUPPORT  
JUDGEMENTS ENTERED AGAINST DEPONENT(S) IN ANY JURISDICTION.

IF PURCHASER IS A BUSINESS ENTITY--THAT DEPONENT(S) IS/ARE A  
BUSINESS ENTITY DULY CREATED IN ACCORDANCE WITH THE LAWS  
OF ITS HOME STATE; THAT IT IS PRESENTLY IN GOOD STANDING IN ITS  
HOME STATE; AND THAT IT IS PROPERLY REGISTERED TO DO  
BUSINESS IN THE STATE(S) OF \_\_\_\_\_

THIS AFFIDAVIT IS MADE FOR THE PURPOSE OF INDUCING Secured Lending Services TO  
HOLD SETTLEMENT AND INSURE TITLE TO THE ABOVE PREMISES AND I/WE REALIZE  
THAT THE SELLER, LENDER AND Secured Lending Services ARE RELYING ON THE  
REPRESENTATIONS CONTAINED HEREIN. IF THE UNDERSIGNED IS AN ENTITY, I HAVE  
AUTHORITY TO SIGN ON ITS BEHALF.

Charles \_\_\_\_\_ St  
Charles Parish

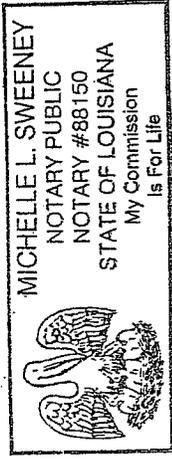
STATE OF LOUISIANA  
COUNTY OF ST. CHARLES

SWORN AND SUBSCRIBED BEFORE ME

THIS 29<sup>TH</sup> DAY OF JUNE, 2011

  
NOTARY PUBLIC

MY COMMISSION EXPIRES ON: AT DEATH



**ALL TERMS MET AFFIDAVIT**

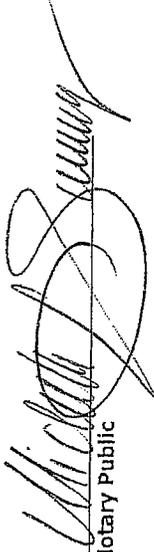
BUYER(S): St Charles Parish  
SELLER(S): HOUSEHOLD FINANCE CORPORATION, II  
ADDRESS: 206 E OAKLAND ST , SAINTROSE, LA 70087

ALL TERMS OF THE SALES AGREEMENT HAVE BEEN MET OR WAIVED TO THE SATISFACTION OF THE BUYER(S) AND SELLER(S) OF THE ABOVE MENTIONED PROPERTY.

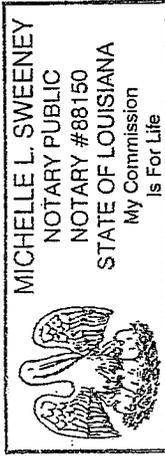
  
\_\_\_\_\_  
St Charles Parish

STATE OF LOUISIANA  
COUNTY OF ST. CHARLES

Sworn and Subscribed before me  
this 28<sup>th</sup> day of JUNE, 2011

  
\_\_\_\_\_  
Notary Public

My Commission Expires On: AT DEATH



**Water/Sewer/Utility Affidavit**

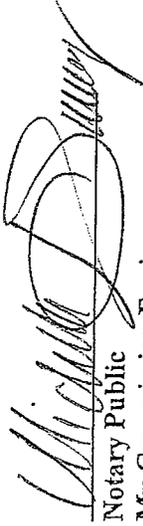
I/We the undersigned do hereby hold harmless Secured Lending Services and Titor Title Insurance Company for any water/sewer/utility charges that may come due after the closing for property at 206 E OAKLAND ST, SAINTROSE, LA 70087

Property noted above is being sold "As Is".



St Charles Parish

Sworn and Subscribed before me  
This JUNE 28<sup>th</sup> day of 2011



Notary Public

My Commission Expires: AT DEATH

