

# EXHIBIT A



# Preflight Summary Report for: C-03-CV-24-003218 - Copy of Note - Debt Instrument (1).pdf

Profile: Create inventory (Processed pages 1 to 3)

Processed by sasha, Date: 11/12/2025 9:27 PM

## Document information

File name: "C-03-CV-24-003218 - Copy of Note - Debt Instrument (1).pdf"

Path: "C:\Users\sasha\OneDrive\Documents\Foreclosure\NOTE"

PDF version number: "1.6"

File size (KB): 437.7

Creator: "Aspose Ltd."

Producer: "Aspose.PDF for .NET 21.1"

Created: "8/26/2024 3:11 PM"

Modified: "10/23/2025 10:52 AM"

Trapping: "Unknown"

Number of plates: 4

Names of plates: "(Cyan) (Magenta) (Yellow) (Black) "

## Environment

Preflight, 18.6.0 (272)

Acrobat version: 25.001

Operating system: Microsoft Windows 10 Professional (Build 26200)

# Preflight Summary Report for: C-03-CV-24-003218 - Copy of Note - Debt Instrument (1).pdf

Profile: Create inventory (Processed pages 1 to 3)

Processed by sasha, Date: 11/12/2025 9:27 PM

## Metadata

Advanced

<http://ns.adobe.com/pdf/1.3/>

pdf:Producer: Aspose.PDF for .NET 21.1

<http://ns.adobe.com/pdfx/1.3/>

pdfx:AnnotatedPages:

http://ns.adobe.com/xap/1.0/

xmp:CreateDate: 2024-08-26T15:11:04-04:00

xmp:CreatorTool: Aspose Ltd.

xmp:MetadataDate: 2025-10-23T10:52:58-04:00

xmp:ModifyDate: 2025-10-23T10:52:58-04:00

http://ns.adobe.com/xap/1.0/mm/

xmpMM:DocumentID: uuid:1c048aa1-1c1d-4dce-886c-bf755e766e22

xmpMM:InstanceID: uuid:b286cc0b-b633-4ba5-9422-bcb7ff8d0569

http://purl.org/dc/elements/1.1/

dc:format: application/pdf



## Font 1 (out of 4)

on page 1

Glyphs used in PDF:

U+0020 CID 32 space	-	;	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>
U+002D CID 45 hyphen	U+002D CID 45	U+002B CID 59 semicolon	U+0042 CID 66 B	U+0043 CID 67 C	U+0044 CID 68 D	U+0045 CID 69 E	U+0046 CID 70 F
<b>I</b>	<b>L</b>	<b>a</b>	<b>c</b>	<b>e</b>	<b>i</b>	<b>l</b>	<b>m</b>
U+0049 CID 73 I	U+004C CID 76 L	U+0061 CID 97 a	U+0063 CID 99 c	U+0065 CID 101 e	U+0069 CID 105 i	U+006C CID 108 l	U+006D CID 109 m
<b>n</b>	<b>o</b>	<b>r</b>	<b>t</b>	<b>u</b>	<b>y</b>		
U+006E CID 110 n	U+006F CID 111 o	U+0072 CID 114 r	U+0074 CID 116 t	U+0075 CID 117 u	U+0079 CID 121 y		

### Font properties:

TrueType font: "Arial-BoldMT"

PostScript name: Arial-BoldMT

Encoding: WinAnsiEncoding

Font is a "base 14" font

Embedded: False

Font descriptors

Maximum height above the baseline: 1056

y-coordinate of the top of flat capital letters: 716

Maximum depth below the baseline: -376

Italic angle in degrees counterclockwise: 0

Width of the dominant vertical stems of glyphs: 136

Average width of characters: 0

Desired spacing between lines: 0

Maximum width of characters: 0

Width to use for un-encoded characters.: 0

Vertical width of the dominant horizontal stems of glyphs: 0

y-coordinate of the top of flat non-ascending lowercase letters:  
519

PostScript name: Arial-BoldMT

Various properties

Fixed-width font: False

Serif font: False

Symbolic font: False

Script font: False

Uses the Adobe Standard Roman Character Set: True

Italic: False

All-caps font: False

Small-caps font: False

Force bold at small text sizes: False



## Font 2 (out of 4)

on page 1

Glyphs used in PDF:

-	0	1	2	3	4	8	C
U+002D CID 45 hyphen	U+0030 CID 48 zero	U+0031 CID 49 one	U+0032 CID 50 two	U+0033 CID 51 three	U+0034 CID 52 four	U+0038 CID 56 eight	U+0043 CID 67 C
V	U+0056 CID 86 V						

### Font properties:

TrueType font: "ArialMT"

PostScript name: ArialMT

Encoding: WinAnsiEncoding

Font is a "base 14" font

Embedded: False

#### Font descriptors

Maximum height above the baseline: 1040

y-coordinate of the top of flat capital letters: 716

Maximum depth below the baseline: -325

Italic angle in degrees counterclockwise: 0

Width of the dominant vertical stems of glyphs: 88

Average width of characters: 0

Desired spacing between lines: 0

Maximum width of characters: 0

Width to use for un-encoded characters.: 0

Vertical width of the dominant horizontal stems of glyphs: 0

y-coordinate of the top of flat non-ascending lowercase letters:  
519

PostScript name: ArialMT

#### Various properties

Fixed-width font: False

Serif font: False

Symbolic font: False

Script font: False

Uses the Adobe Standard Roman Character Set: True

Italic: False

All-caps font: False

Small-caps font: False

Force bold at small text sizes: False



## Font 3 (out of 4)

on pages 1-3

Glyphs used in PDF:

	0	1	3	4	5	8	9
U+0020 CID 32 space	U+0030 CID 48 zero	U+0031 CID 49 one	U+0033 CID 51 three	U+0034 CID 52 four	U+0035 CID 53 five	U+0038 CID 56 eight	U+0039 CID 57 nine

### Font properties:

TrueType font: "Garamond"

PostScript name: Garamond

Encoding: WinAnsiEncoding

Embedded: True

Font descriptors

Maximum height above the baseline: 986

y-coordinate of the top of flat capital letters: 629

Maximum depth below the baseline: -307

Italic angle in degrees counterclockwise: 0

Width of the dominant vertical stems of glyphs: 64

Average width of characters: 0

Desired spacing between lines: 0

Maximum width of characters: 0

Width to use for un-encoded characters.: 0

Vertical width of the dominant horizontal stems of glyphs: 0

y-coordinate of the top of flat non-ascending lowercase letters:  
385

PostScript name: Garamond

Various properties

Fixed-width font: False

Serif font: True

Symbolic font: False

Script font: False

Uses the Adobe Standard Roman Character Set: True

Italic: False

All-caps font: False

Small-caps font: False

Force bold at small text sizes: False



## Font 4 (out of 4)

on pages 1-3

Glyphs used in PDF:

U+0021 CID 8 exclam	U+0022 CID 9 quotedbl	U+0023 CID 10 numbersign	U+0024 CID 11 dollar	U+0025 CID 12 percent	U+0026 CID 13 ampersand	U+0027 CID 14 quotesingle	U+0028 CID 15 parenleft
U+0029 CID 16 parenright	U+002A CID 17 asterisk	U+002C CID 19 comma	U+002D CID 20 hyphen	U+002E CID 21 period	U+002F CID 22 slash	U+0030 CID 23 zero	U+0031 CID 24 one
U+0032 CID 25 two	U+0033 CID 26 three	U+0034 CID 27 four	U+0035 CID 28 five	U+0036 CID 29 six	U+0037 CID 30 seven	U+0038 CID 31 eight	U+0039 CID 32 nine
U+003A CID 33 colon	U+003B CID 34 semicolon	U+0041 CID 40 A	U+0042 CID 41 B	U+0043 CID 42 C	U+0044 CID 43 D	U+0045 CID 44 E	U+0046 CID 45 F
U+0047 CID 46 G	U+0048 CID 47 H	U+0049 CID 48 I	U+004A CID 49 J	U+004B CID 50 K	U+004C CID 51 L	U+004D CID 52 M	U+004E CID 53 N
U+004F CID 54 O	U+0050 CID 55 P	U+0051 CID 56 Q	U+0052 CID 57 R	U+0053 CID 58 S	U+0054 CID 59 T	U+0055 CID 60 U	U+0056 CID 61 V
U+0057 CID 62 W	U+0058 CID 63 X	U+0059 CID 64 Y	U+005A CID 65 Z	U+005B CID 66 bracketleft	U+005D CID 68 bracketright	U+0061 CID 72 a	U+0062 CID 73 b
U+0063 CID 74 c	U+0064 CID 75 d	U+0065 CID 76 e	U+0066 CID 77 f	U+0067 CID 78 g	U+0068 CID 79 h	U+0069 CID 80 i	U+006A CID 81 j
U+006B CID 82 k	U+006C CID 83 l	U+006D CID 84 m	U+006E CID 85 n	U+006F CID 86 o	U+0070 CID 87 p	U+0071 CID 88 q	U+0072 CID 89 r
U+0073 CID 90 s	U+0074 CID 91 t	U+0075 CID 92 u	U+0076 CID 93 v	U+0077 CID 94 w	U+0078 CID 95 x	U+0079 CID 96 y	U+007A CID 97 z
U+007B CID 98 braceleft	U+00A3 CID 138 sterling						

### Font properties:

Type 0 font: "GDPFNTCI-GdPictureOCRFont"

PostScript name: GDPFNTCI-GdPictureOCRFont

Unicode CMap is present

Encoding: Identity-H

Font is a subset

Descendant fonts

CID Type 2 font: "GDPFNTCI-GdPictureOCRFont"

CID font system info

Issuer (Registry): "Adobe"

Unique name (Ordering): "Identity"

Supplement number (Supplement): 0

Embedded: True

Font descriptors

Maximum height above the baseline: 765

y-coordinate of the top of flat capital letters: 0

Maximum depth below the baseline: -239

Italic angle in degrees counterclockwise: 0

Width of the dominant vertical stems of glyphs: 0

Average width of characters: 449

Desired spacing between lines: 0

Maximum width of characters: 4406

Width to use for un-encoded characters.: 0

Vertical width of the dominant horizontal stems of glyphs: 0

y-coordinate of the top of flat non-ascending lowercase letters: 0

PostScript name: HMTPXN+GDPFNTCI-GdPictureOCRFont

Various properties

Fixed-width font: False

Serif font: False

Symbolic font: True

Script font: False

Uses the Adobe Standard Roman Character Set: False

Italic: False

All-caps font: False

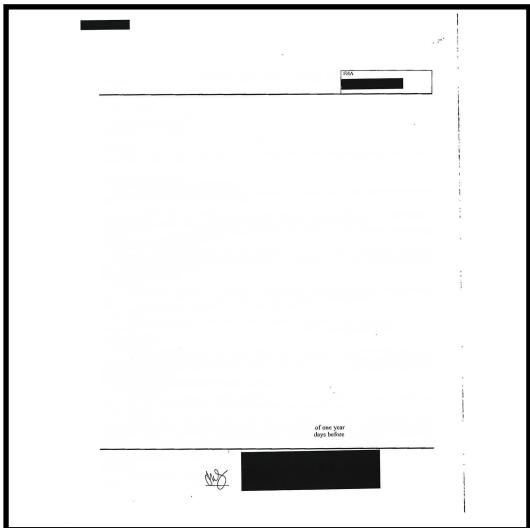
Small-caps font: False

Force bold at small text sizes: False



## Image 1 (out of 6)

on page 1



### Image properties:

Page 1: RGB

Width/Height (pixel): 1275/1650

Bits per color component: 8

Treated as a mask: False

Perform interpolation: False

Compression/encoding

ZIP/Flate compression (FlateDecode)

JPEG compression (DCTDecode)

DeviceRGB color space



## Image 2 (out of 6)

on page 1

Multistate  <b>ADJUSTABLE RATE NOTE</b> <small>Case No.</small>	
<small>APRIL 13, 2010 [Date]</small> <small>18 RICHARDSON RIDGE ROAD, UNIT #100, CATOMERVILLE, MD 21228 [Property Address]</small> <small>1. PARTIES</small> <small>"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means WELLS FARGO BANK, N.A.</small> <small>and its successors and assigns.</small> <small>2. BORROWER'S PROMISE TO PAY INTEREST</small> <small>It is agreed by the Borrower and Lender that Borrower promises to pay the principal sum of <b>TWO HUNDRED FIFTY FOUR</b> <b>THOUSAND THREE HUNDRED EIGHT AND 00/100</b></small> <small>Dollars (U.S. \$ *****24,359.00 ), plus interest, to the order of Lender. Interest will be charged on unpaid principal,</small> <small>from the date of disbursement of the loan proceeds by Lender, at a rate of <b>FOUR AND ONE-QUARTER</b></small> <small>percent ( 4.25% ) per year until the full amount of principal has been paid. The interest rate may change</small> <small>in accordance with Paragraph 5(C) of this Note.</small> <small>3. PROMISE TO PAY SECURED</small> <small>Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date</small> <small>as this Note and is referred to as the "Security Instrument." That Security Instrument protects the Lender from losses which might result</small> <small>if Borrower defaults under this Note.</small> <small>4. MANNER OF PAYMENT</small> <small>(A) Date</small> <small>Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on</small> <small>JUNE 01, 2010, and on the first day of each month thereafter, until all principal and interest remaining on the first day of MAY</small> <small>2040, will be due on that date, which is called the "Maturity Date."</small> <small>(B) Place</small> <small>Payment shall be made at <b>WELLS FARGO HOME MORTGAGE, P.O. BOX 11701, NEWPORT, RI</b></small> <small>or at such other place as Lender may designate in writing</small> <small>by notice to Borrower.</small> <small>(C) Amount</small> <small>Initially, each monthly payment of principal and interest will be in the amount of U.S. \$ *****1,251.04 .</small> <small>This amount will be part of a larger monthly payment required by the Security Instrument that shall be applied to principal,</small> <small>interest and other items in the order described in the Security Instrument. This amount may change in accordance with</small> <small>Paragraph 5(D) of this Note.</small> <small>5. INTEREST RATE AND MONTHLY PAYMENT CHANGES</small> <small>(A) Change Date</small> <small>The interest rate may change on the first day of JULY, 2015, and on the first day every</small> <small>12th month thereafter. "Change Date" means each date on which the interest rate could change.</small> <small>(B) The Index</small> <small>Beginning with the first Change Date, the interest rate will be based on an index. "Index" means the weekly</small> <small>average yield of United States Treasury Securities adjusted to a constant maturity</small> <small>Revised Board. "Current Index" means the most recent index figure available 30</small> <small>days before the Change Date. If the Index (as</small> 	
<small>FHA Multistate Adjustable Rate Note - 0401</small> <small>©2009 WFB</small> <small>WFB Mortgage Solutions (00000779)</small>	

### Image properties:

Page 1: Image mask

Width/Height (pixel): 2120/2740

Bits per color component: 1

Treated as a mask: True

Perform interpolation: False

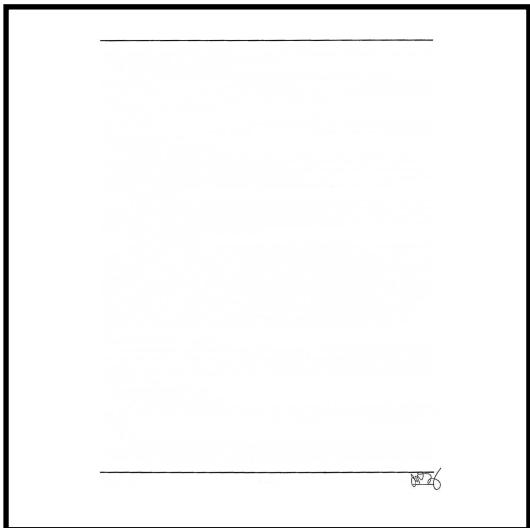
Compression/encoding

CCITT facsimile (CCITTFaxDecode)



## Image 3 (out of 6)

on page 2



### Image properties:

Page 2: RGB

Width/Height (pixel): 1275/1650

Bits per color component: 8

Treated as a mask: False

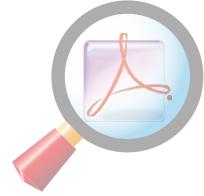
Perform interpolation: False

Compression/encoding

ZIP/Flate compression (FlateDecode)

JPEG compression (DCTDecode)

DeviceRGB color space



## Image 4 (out of 6)

on page 2

Section 5(D) of this Note states that the Note will become effective on the first payment date occurring at least 25 days before the date of the Change Date. If the first payment date occurs less than 25 days before the date of the Change Date, then the Note will become effective on the first payment date occurring at least 25 days after the date of the Change Date. The term "Change Date" means the date on which the Note is modified by the Lender.

**(C) Calculation of Interest Rate Changes**

Before each Change Date, Lender will calculate a new interest rate by adding a margin of **.00%** AND **.75%** to the Current Index and rounding the sum to the nearest one-eighth of one percentage point(s) (1.125%). Subject to the limits stated in Paragraph 5(D) of this Note, this rounded amount will be the new interest rate until the next Change Date.

**(D) Change in Interest Rate Changes**

The change in interest rate will never increase or decrease by more than **.00%** percentage point(s) (1.125%) on any single Change Date. The interest rate will never be more than **.50%** higher or lower than the initial interest rate stated in Paragraph 2 of this Note.

**(E) Method of Payment Changes**

If the interest rate changes on a Change Date, Lender will calculate the amount of monthly payment of principal and interest which would be necessary to repay the unpaid principal balance as of the Month Date at the new interest rate through monthly equal payments in monthly installments. Lender will then reduce the principal balance by the amount of the Change Date payment that has been deducted in payment on the Note, reduced by the amount of any prepayment of principal. The result of this calculation will be the amount of the new monthly payment of principal and interest.

**(F) Notice Changes**

Lender will give notice to Borrower of any change in the interest rate and monthly payment amount. The notice must be given at least 25 days before the date on which the change becomes effective. The notice set forth (i) the date of the change, (ii) the Change Date, (iii) the new interest rate, (iv) the method of interest rates, (v) the method of calculating the change in monthly payment amounts, and (vi) any other information which may be required by law from time to time.

**6. BORROWER'S RIGHT TO PREPAY**

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty, on the last day of any month if Lender has received payment in full of all amounts due, and makes net forth (i) the date of the note, (ii) the name of the person to whom the note is payable, (iii) the amount of the note, (iv) the date it was published, (v) the method of calculating the change in monthly payment amounts, and (vi) any other information which may be required by law from time to time.

**7. BORROWER'S FAILURE TO PAY**

**(A) Late Charge for Overdue Payments**

If Lender has not received the full monthly payment required by the Security Instruments, as described in Paragraph 4(C) of this Note, by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of **.00%** of the overdue amount (4.00% of the overdue amount of each payment).

**(B) Default**

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent default.

CCITT 290 ANSI  
Page 2 of 3  
100%

### Image properties:

Page 2: Image mask

Width/Height (pixel): 2136/2748

Bits per color component: 1

Treated as a mask: True

Perform interpolation: False

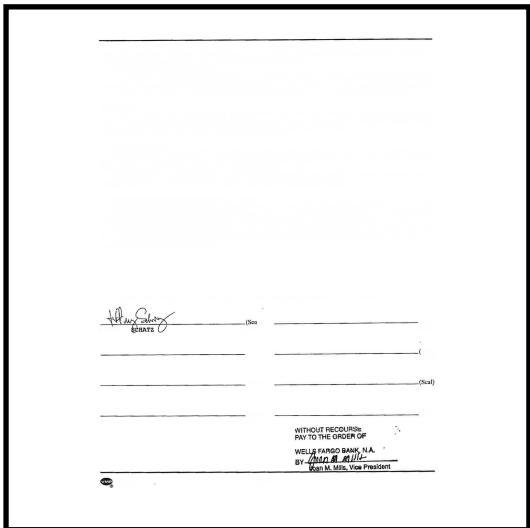
Compression/encoding

CCITT facsimile (CCITTFaxDecode)



## Image 5 (out of 6)

on page 3



### Image properties:

Page 3: RGB

Width/Height (pixel): 1275/1650

Bits per color component: 8

Treated as a mask: False

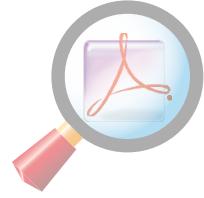
Perform interpolation: False

Compression/encoding

ZIP/Flate compression (FlateDecode)

JPEG compression (DCTDecode)

DeviceRGB color space



## Image 6 (out of 6) on page 3

document." THE NOTE CURES THE DEFECTS IN THIS AGREEMENT WHICH ARE NOT RELEVANT TO THIS AGREEMENT. AS SET FORTH IN THIS NOTE, "SECURITY" MEANS THE SECURITY FOR THE DEBT AND THE DOCUMENTS REFERRED TO IN THIS AGREEMENT.

(C) Payment of Costs and Expenses  
If Lender has required immediate payment in full, or described above, Lender may require Borrower to pay costs and expenses including reasonable attorney's fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

**8. WAIVERS**  
Borrower and any other person who has obligations under this Note, waives the right of presentment and notice of dishonor and nonpayment; waives the right to require Lender to demand payment of amounts due; "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

**9. GIVING OF NOTICES**  
Unless otherwise provided by applicable law, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender written notice of such different address.  
Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 1(D) or at a different address if Borrower is given a notice of that different address.

**10. OBLIGATIONS OF PERSONS UNDER THIS NOTE**  
If more than one person signs this Note, each personally and personally obligated to keep all of the promises made in this Note. Any person signing this Note is fully liable. Any person who is a guarantor, surety or endorser of this Note is also obligated to do those things. Any person who takes over those obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

I) _____ <b>JEFFREY</b>	_____ <small>Borrower</small>	_____ <small>(Seal)</small>
_____ <small>Borrower</small>	_____ <small>(Seal)</small>	_____ <small>Borrower</small>
_____ <small>Borrower</small>	_____ <small>Borrower</small>	_____ <small>(Seal)</small>
_____ <small>Borrower</small>	_____ <small>Borrower</small>	_____ <small>(Seal)</small>

-090 0446

Page 3 of 3

### Image properties:

Page 3: Image mask

Width/Height (pixel): 2112/2760

Bits per color component: 1

Treated as a mask: True

Perform interpolation: False

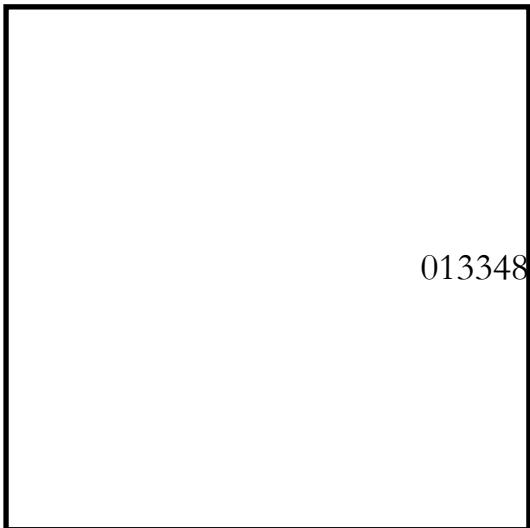
Compression/encoding

CCITT facsimile (CCITTFaxDecode)



## Form XObject 1 (out of 3)

on page 1



A large rectangular black-outlined box representing the form object. Inside the box, near the bottom center, is the text "013348".

### Form XObject properties:

Page 1: (Inch): 2.26x0.183 (0.0/-0.167/2.26/0.0167)

Form transformation matrix (1.0/0.0/0.0/1.0/0.0/0.0)

Form bounding box (Inch): 2.26x0.183 (0.0/-0.167/2.26/0.0167)

PagePiece info is present

Layer group "Headers/Footers"

Name: "Headers/Footers"

Intent

View



## Form XObject 2 (out of 3)

on page 2

A large, empty rectangular form object with a black border. It occupies most of the page area.

013349

### Form XObject properties:

Page 2: (Inch): 2.26x0.183 (0.0/-0.167/2.26/0.0167)

Form transformation matrix (1.0/0.0/0.0/1.0/0.0/0.0)

Form bounding box (Inch): 2.26x0.183 (0.0/-0.167/2.26/0.0167)

PagePiece info is present

Layer group "Headers/Footers"

Name: "Headers/Footers"

Intent

View



## Form XObject 3 (out of 3)

on page 3

A large, empty rectangular box with a black border, representing the form object. It occupies most of the page area.

013350

### Form XObject properties:

Page 3: (Inch): 2.26x0.183 (0.0/-0.167/2.26/0.0167)

Form transformation matrix (1.0/0.0/0.0/1.0/0.0/0.0)

Form bounding box (Inch): 2.26x0.183 (0.0/-0.167/2.26/0.0167)

PagePiece info is present

Layer group "Headers/Footers"

Name: "Headers/Footers"

Intent

View

Multistate

## ADJUSTABLE RATE NOTE

FHA Case No. [REDACTED]

APRIL 13, 2010

[Date]

18 EDMONDSON RIDGE ROAD,  
CATONSVILLE, MD 21228

[Property Address]

**1. PARTIES**

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means WELL'S FARGO BANK, N.A.

and its successors and assigns.

**2. BORROWER'S PROMISE TO PAY; INTEREST**

In return for a loan received from Lender, Borrower promises to pay the principal sum of TWO HUNDRED FIFTY FOUR THOUSAND THREE HUNDRED EIGHT AND 00/100

Dollars (U.S. \$ \*\*\*\*\*254,308.00), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at a rate of FOUR AND ONE-QUARTER percent ( 4.250 %) per year until the full amount of principal has been paid. The interest rate may change in accordance with Paragraph 5(C) of this Note.

**3. PROMISE TO PAY SECURED**

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." That Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

**4. MANNER OF PAYMENT****(A) Time**

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on JUNE 01, 2010. Any principal and interest remaining on the first day of MAY, 2040, will be due on that date, which is called the "Maturity Date."

**(B) Place**

Payment shall be made at WELL'S FARGO HOME MORTGAGE, P.O. BOX 11701, NEWARK, NJ 071014701 or at such other place as Lender may designate in writing by notice to Borrower.

**(C) Amount**

Initially, each monthly payment of principal and interest will be in the amount of U.S. \$ \*\*\*\*\*1,251.04. This amount will be part of a larger monthly payment required by the Security Instrument that shall be applied to principal, interest and other items in the order described in the Security Instrument. This amount may change in accordance with Paragraph 5(E) of this Note.

**5. INTEREST RATE AND MONTHLY PAYMENT CHANGES****(A) Change Date**

The interest rate may change on the first day of JULY, 2015, and on that day every 12th month thereafter. "Change Date" means each date on which the interest rate could change.

**(B) The Index**

Beginning with the first Change Date, the interest rate will be based on an Index. "Index" means the weekly average yield on United States Treasury Securities adjusted to a constant maturity of one year, as made available by the Federal Reserve Board. "Current Index" means the most recent Index figure available 30 days before the Change Date. If the Index (as

defined above) is no longer available, Lender will use as a new Index any index prescribed by the Secretary (as defined in Paragraph 7(B)). Lender will give Borrower notice of the new Index.

**(C) Calculation of Interest Rate Changes**

Before each Change Date, Lender will calculate a new interest rate by adding a margin of **ONE AND THREE-QUARTERS** percentage point(s) (**1.750** %) to the Current Index and rounding the sum to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Paragraph 5(D) of this Note, this rounded amount will be the new interest rate until the next Change Date.

**(D) Limits on Interest Rate Changes**

The existing interest rate will never increase or decrease by more than **ONE** percentage point(s) (**1** %) on any single Change Date. The interest rate will never be more than **FIVE** percentage points (**5** %) higher or lower than the initial interest rate stated in Paragraph 2 of this Note.

**(E) Calculation of Payment Change**

If the interest rate changes on a Change Date, Lender will calculate the amount of monthly payment of principal and interest which would be necessary to repay the unpaid principal balance in full at the Maturity Date at the new interest rate through substantially equal payments. In making such calculation, Lender will use the unpaid principal balance which would be owed on the Change Date if there had been no default in payment on the Note, reduced by the amount of any prepayments to principal. The result of this calculation will be the amount of the new monthly payment of principal and interest.

**(F) Notice of Changes**

Lender will give notice to Borrower of any change in the interest rate and monthly payment amount. The notice must be given at least 25 days before the new monthly payment amount is due, and must set forth (i) the date of the notice, (ii) the Change Date, (iii) the old interest rate, (iv) the new interest rate, (v) the new monthly payment amount, (vi) the Current Index and the date it was published, (vii) the method of calculating the change in monthly payment amount, and (viii) any other information which may be required by law from time to time.

**(G) Effective Date of Changes**

A new interest rate calculated in accordance with Paragraphs 5(C) and 5(D) of this Note will become effective on the Change Date. Borrower shall make a payment in the new monthly amount beginning on the first payment date which occurs at least 25 days after Lender has given Borrower the notice of changes required by Paragraph 5(F) of this Note. Borrower shall have no obligation to pay any increase in the monthly payment amount calculated in accordance with Paragraph 5(E) of this Note for any payment date occurring less than 25 days after Lender has given the required notice. If the monthly payment amount calculated in accordance with Paragraph 5(E) of this Note decreased, but Lender failed to give timely notice of the decrease and Borrower made any monthly payment amounts exceeding the payment amount which should have been stated in a timely notice, then Borrower has the option to either (i) demand the return to Borrower of any excess payment, with interest thereon at the Note rate (a rate equal to the interest rate which should have been stated in a timely notice), or (ii) request that any excess payment, with interest thereon at the Note rate, be applied as payment of principal. Lender's obligation to return any excess payment with interest on demand is not assignable even if this Note is otherwise assigned before the demand for return is made.

**6. BORROWER'S RIGHT TO PREPAY**

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty, on the first day of any month. Lender shall accept prepayment on other days provided that borrower pays interest on the amount prepaid for the remainder of the month to the extent required by Lender and permitted by regulations of the Secretary. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

**7. BORROWER'S FAILURE TO PAY**

**(A) Late Charge for Overdue Payments**

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note, by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of **FOUR** percent (**4.000** %) of the overdue amount of each payment.

**(B) Default**

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent

default. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

**(C) Payment of Costs and Expenses**

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

**8. WAIVERS**

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

**9. GIVING OF NOTICES**

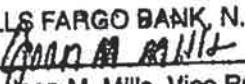
Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

**10. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

 JEFFREY SCHATZ	(Seal) -Borrower	(Seal) -Borrower
		WITHOUT RE COURSE PAY TO THE ORDER OF <b>WELLS FARGO BANK, N.A.</b> BY  Joan M. Mills, Vice President

default. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

**(C) Payment of Costs and Expenses**

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses, including reasonable and customary attorney's fees, for enforcing this Note, to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

**8. WAIVERS**

Borrower and any other person who has obligations under this Note waive the rights of presentation and notice of dishonor. "Presentation" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

**9. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it, or, by mailing it, by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

**10. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety, or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

 \_\_\_\_\_ (Seal) \_\_\_\_\_  
JEP FREY CHATE \_\_\_\_\_ Borrower \_\_\_\_\_ Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
\_\_\_\_\_  
Borrower \_\_\_\_\_ Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
\_\_\_\_\_  
Borrower \_\_\_\_\_ Borrower

\_\_\_\_\_ (Seal) \_\_\_\_\_ (Seal)  
\_\_\_\_\_  
Borrower \_\_\_\_\_ Borrower

WITHOUT RECOURSE  
PAY TO THE ORDER OF

Show Only Hidden Text

Show Only Visible Text

Show Both Hidden and Visible Text

Hidden text found on page 3:

|||||

Hidden Text Found in print all3.pdf



defined above) is no longer available, Lender will use as a new Index any index prescribed by the Secretary (as defined in Paragraph 3(B)), Lender will give Borrower notice of the new Index.

(C) **Calculation of Interest Rate Changes**

Before each Change Date, Lender will calculate a new interest rate by adding a margin of ONE AND THREE-QUARTERS percentage points (1.75%) to the Current Index and rounding the sum to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Paragraph 3(D), of this Note, this rounded amount will be the new interest rate until the next Change Date.

(D) **Limit on Interest Rate Changes**

The existing interest rate will never increase or decrease by more than ONE percentage point (1%) on any single Change Date. The interest rate will never be more than FIVE percentage points (5%) higher or lower than the initial interest rate stated in Paragraph 2 of this Note.

(E) **Calculation of Payment Change**

If the interest rate changes on a Change Date, Lender will calculate the amount of monthly payment of principal and interest which would be necessary to repay the unpaid principal balance in full at the Maturity Date at the new interest rate through substantially equal payments. In making such calculation, Lender will use the unpaid principal balance which would be owed on the Change Date if there had been no default in payment on the Note, reduced by the amount of any prepayments to principal. The result of that calculation will be the amount of the new monthly payment of principal and interest.

(F) **Notice of Changes**

Lender will give notice to Borrower of any change in the interest rate and monthly payment amount. The notice must be given at least 25 days before the new monthly payment is due, and must set forth: (i) the date of the notice; (ii) the Change Date; (iii) the old interest rate; (iv) the new interest rate; (v) the new monthly payment amount; (vi) the Current Index; and the date it was published; (vii) the method of calculating the change in monthly payment amount; and (viii) any other information which may be required by law, rule, or practice.

(G) **Effective Date of Changes**

A new interest rate calculated in accordance with Paragraphs 3(C) and 3(D) of this Note will become effective on the Change Date. Borrower shall make a payment in the new monthly amount beginning on the first payment date which occurs at least 25 days after Lender has given Borrower the notice of change required by Paragraph 3(F) of this Note. Borrower shall have no obligation to pay any increase in the monthly payment amount calculated in accordance with Paragraph 3(E) of this Note for any payment date occurring less than 25 days after Lender has given the required notice. If the monthly payment amount calculated in accordance with Paragraph 3(E) of this Note decreased, but Lender failed to give timely notice of the decrease and Borrower made any monthly payment amounts exceeding the payment amount which should have been stated in a timely notice, then Borrower has the option, to either (i) demand the return to Borrower of any excess payment, with interest thereon at the Note rate (or a rate equal to the new rate which should have been stated in a timely notice) or (ii) request that any excess payment, with interest thereon at the Note rate, be applied as payment of principal. Lender's obligation to return any excess payment with interest on demand is not assignable even if this Note is otherwise assigned before the demand for return is made.

**6. BORROWER'S RIGHT TO PREPAY**

Borrower has the right to pay the debt evidenced by this Note, in whole or part, without charge or penalty, on the first day of any month. Lender shall accept prepayment on other days provided that Borrower pays interest on the amount prepaid for the remainder of the month to the extent required by Lender and permitted by regulations of the Secretary. If Borrower makes a partial prepayment there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

**7. BORROWER'S FAILURE TO PAY**

(A) **late Charge for Overdue Payments**

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note, by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of FOUR percent (4.00%) of the overdue amount of each payment.

(B) **Default**

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary, in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent

- Show Only Hidden Text
- Show Only Visible Text
- Show Both Hidden and Visible Text

Hidden text found on page 2:

Handwriting practice lines for the word "apple".

the amount of any prepayments to principal and interest.

payment amount. The notice must  
(i) the date of the notice, (ii) the  
amount, (vi) the Current Index  
amount, and (viii) any other

ote will become effective on the  
st payment date which occurs at  
F) of this Note. Borrower shall  
ance with Paragraph 5(E) of this  
notice. If the monthly payment  
ded to give timely notice of the  
ich should have been stated in a  
y excess payment, with interest  
mely notice), or (ii) request that  
lender's obligation to return any  
I before the demand for return is

charge or penalty, on the first interest on the amount prepaid for Secretary. If Borrower makes a payment unless Lender agrees in

ment, as described in Paragraph 1, calculate change in the amount of 2%) off the overtime amount.

except as limited by regulations,  
with balance remaining due and  
in the event of any subsequent

Initials: DW

18157

## **Hidden information**

### **Status:**

inding Hidden Information...Done

[Remove](#)

### Results:

- ✓  print all3.pdf
    - >  Metadata (1 item)
    - ✓  Hidden text (3 pages)
      -  Show preview
    - Deleted or cropped content (3 items)
    - Overlapping objects (3 pages)

Acrobat has found the above hidden information. Click Remove to remove all selected items.

**1. PARTIES**

"Borrower" means each person signing at  
**WELLS FARGO BANK, N.A.**

and its successors and assigns.

**2. BORROWER'S PROMISE TO PAY; INTEREST**

In return for a loan received from Lender,  
**THOUSAND THREE HUNDRED EIGHT AND**

Dollars (U.S. \$ \*\*\*\* \* 254,308.00 ),  
from the date of disbursement of the loan proceeds  
percent ( 4.250 %) per year  
in accordance with Paragraph 5(C) of this Note.

**3. PROMISE TO PAY SECURED**

Borrower's promise to pay is secured by a  
as this Note and called the "Security Instrument"  
if Borrower defaults under this Note.

**4. MANNER OF PAYMENT****(A) Time**

Borrower shall make a payment of  
**JUNE 01**, 2010 . Any  
2040 , will be due on that date, which is

**(B) Place**

Payment shall be made at **WELLS FARGO**  
071014701  
by notice to Borrower.

**(C) Amount**

Initially, each monthly payment of \$  
This amount will be part of a larger monthly  
interest and other items in the order described  
Paragraph 5(D) of this Note.

**5. INTEREST RATE AND MONTHLY PAYMENTS****(A) Change Date**

The interest rate may change on the first  
12th month thereafter. "Change Date" means each

**(B) The Index**

Beginning with the first Change Date,  
average yield on United States Treasury Securities  
Reserve Board. "Current Index" means the most recent  
Reserve Board. "Current Index" means the most recent Index figure available 30 days before the Change Date. If the Index (as

FHA Multistate Adjustable Rate Note 94494

590 (0404)  
590 (0404)

VMP Mortgage Solutions (800)521-72961

Page 1 of 3  
Page 1 of 3

Initials: 

Hidden Text Found in print all3.pdf

**ADJUSTABLE RATE NOTE**

Multistate

APRIL 13, 2010 [Date]  
18 EDMONDSON RIDGE ROAD  
CATONSVILLE MD 21228 [Property Address]

**1. PARTIES**  
"Borrower" means each person signing at the end of this Note and the person's successors and assigns. "Lender" means WELLS FARGO BANK, N.A.  
and its successors and assigns.

**2. BORROWER'S PROMISE TO PAY; INTEREST**  
In return for a loan received from Lender, Borrower promises to pay the principal sum of TWO HUNDRED FIFTY FOUR THOUSAND THREE HUNDRED EIGHT AND 00/100.

Dollars (U.S. \$ \*\*\*\* \* 254,308.00 ), plus interest to the order of Lender. Interest will be charged on unpaid principal from the date of disbursement of the loan proceeds by Lender at a rate of FOUR AND ONE QUARTER percent ( 4.250 %) per year until the full amount of principal has been paid. The interest rate may change in accordance with Paragraph 5(C) of this Note.

**3. PROMISE TO PAY SECURED**  
Borrower's promise to pay is secured by a mortgage, deed of trust, or similar security instrument that is dated the same date as this Note and called the "Security Instrument." That Security instrument protects the Lender from losses which might result if Borrower defaults under this Note.

**4. MANNER OF PAYMENT**

(A) Time  
Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on JUNE 01, 2010 . Any principal and interest remaining on the first day of MAY 2040 , will be due on that date, which is called the "Maturity Date."

(B) Place  
Payment shall be made at **WELLS FARGO HOME MORTGAGE, P.O. BOX 11701, NEWARK, NJ 071014701** or at such other place as Lender may designate in writing by notice to Borrower.

(C) Amount  
Initially, each monthly payment of principal and interest will be in the amount of U.S. \$ \*\*\*\* \* 1,251.04 . This amount will be part of a larger monthly payment required by the Security Instrument that shall be applied to principal, interest and other items in the order described in the Security Instrument. This amount may change in accordance with Paragraph 5(E) of this Note.

**5. INTEREST RATE AND MONTHLY PAYMENT CHANGES**

(A) Change Date  
The interest rate may change on the first day of JULY 2015 , and on that day, every 12th month thereafter. "Change Date" means each date on which the interest rate could change.

(B) The Index  
Beginning with the first Change Date, the interest rate will be based on an Index. "Index" means the weekly average yield on United States Treasury Securities adjusted to a constant maturity of one year, made available by the Federal Reserve Board. "Current Index" means the most recent Index figure available 30 days before the Change Date. If the Index (as

FHA Multistate Adjustable Rate Note 94494  
018156



018156

**Hidden information**

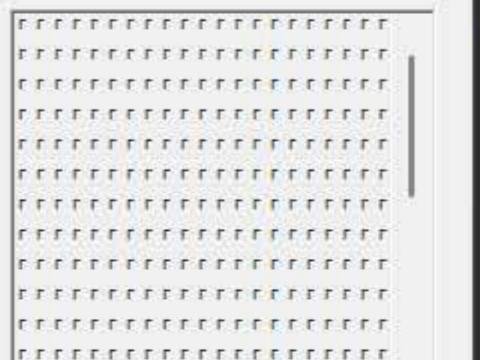
Status:

Finding Hidden Information...Done

Remove

- Show Only Hidden Text  
 Show Only Visible Text  
 Show Both Hidden and Visible Text

Hidden text found on page 1:



Results:

- print all3.pdf
- >  Metadata (1 item)
  - >  Hidden text (3 pages)
    - Show preview
    - Deleted or cropped content (3 items)
    - Overlapping objects (3 pages)

Acrobat has found the above hidden information. Click Remove to remove all selected items.

45 Length: 2810

01 Content stream

▷	q	(0)
▷	Q	(33)
▷	q	(34)
▷	Q	(74)
▷	q	(75)
▷	Q	(102)
▷	q	(103)
▷	Q	(143)
▷	q	(144)
▷	Q	(169)
▷	q	(170)
▷	Q	(210)
▷	q	(211)
▷	Q	(234)
▷	q	(235)
▷	Q	(279)
▷	q	(280)
▷	Q	(301)
▷	q	(302)
▷	Q	(346)
▷	q	(347)
▷	Q	(368)
▷	q	(369)

BY SIGNING BELOW, Borrower accepts a



JEFFREY SCHATZ

petition for inju

1. The 15-Day I

018153

default. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

**(C) Payment of Costs and Expenses**

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorney's fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

**8. WAIVERS**

Borrower and any other person who has obligations under this Note waive the rights of presentation and notice of dishonor. "Presentation" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

**9. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

**B. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

  
JEFFREY S. CREATE

(Seal)  
-Borrower

(Seal)  
-Borrower



(Seal)  
-Borrower

(Seal)  
-Borrower



(Seal)  
-Borrower

(Seal)  
-Borrower



(Seal)  
-Borrower

(Seal)  
-Borrower

WITHOUT RECOURSE  
PAY TO THE ORDER OF

Show Only Hidden Text

Show Only Visible Text

Show Both Hidden and Visible Text

Hidden text found on page 1:

- 018158\_

Show Only Hidden Text

Show Only Visible Text

Show Both Hidden and Visible Text

Hidden text found on page 1:

- 018158\_-

018158

~~WITHOUT PRECOURSE  
PAY TO THE ORDER OF~~

WELLS FARGO BANK, N.A.

BY Joan M. Mills

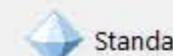
Joan M. Mills, Vice President



Profiles



Results

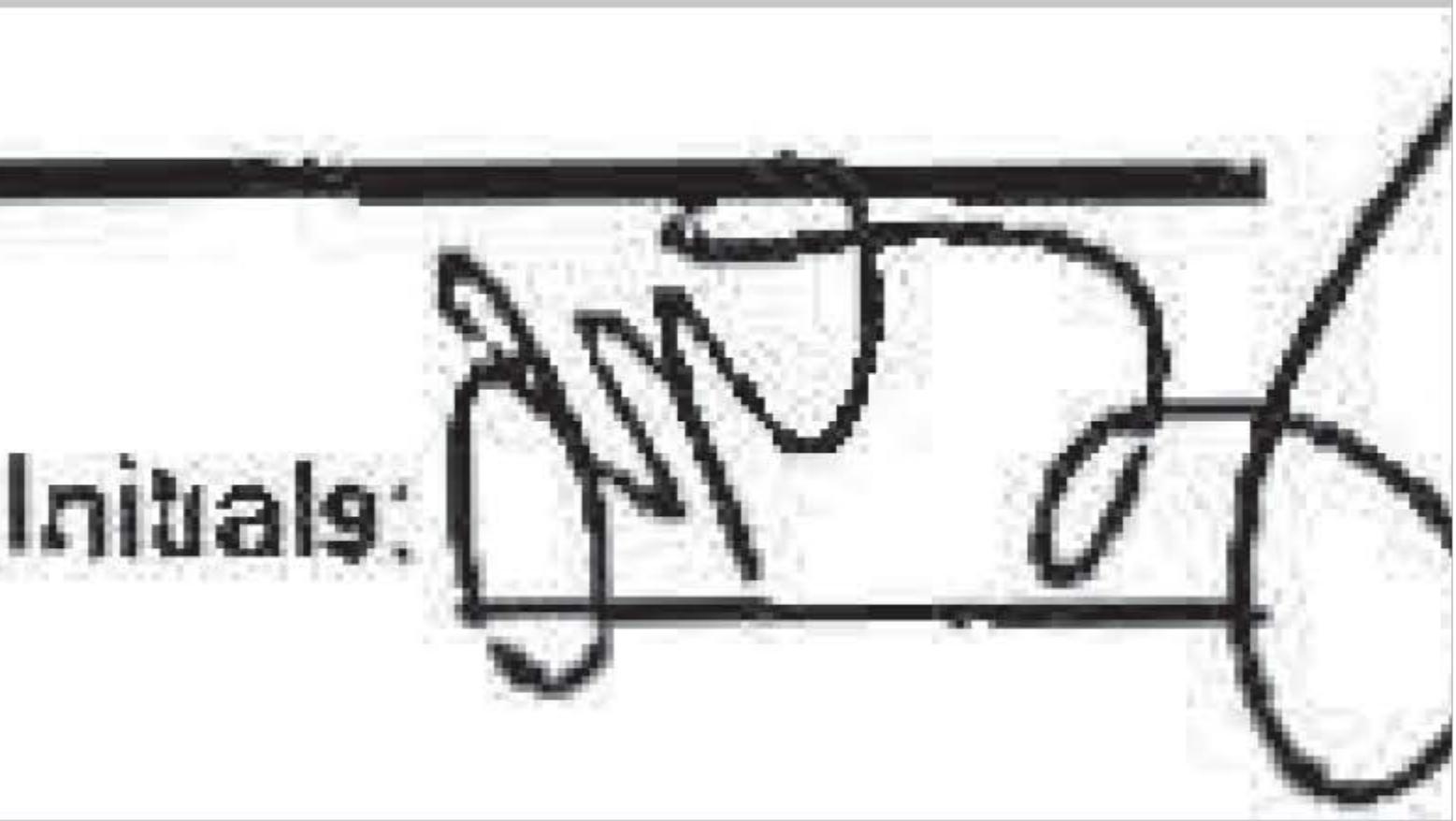


Options ▾



Preflight profile "List potential font problems" found the following warnings:

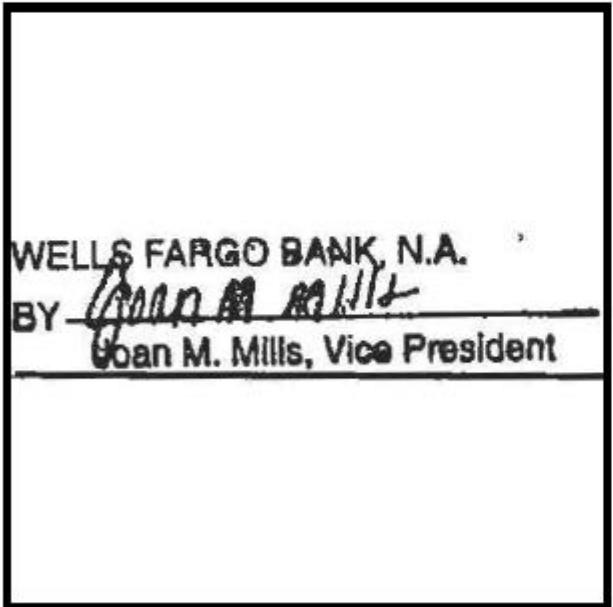
- ◊ Treated as a mask: False
- ◊ Perform interpolation: False
- ◀ ◊ Compression/encoding
  - ◊ JPEG compression (DCTDecode)
- DeviceCMYK color space
  - ▷ Page 2: CMYK
  - ▷ Page 2: Image mask
  - ▷ Page 3: CMYK
  - ▷ Page 3: CMYK
  - ▷ Page 3: CMYK
  - ▷ Page 3: Image mask
  - ▷ Page 4: CMYK
  - ▷ Page 4: CMYK
  - ▷ Page 4: CMYK

 Show in Snap Embed Audit Trail...  Create Report...



## Image 23 (out of 28)

on page 4



### Image properties:

Page 4: CMYK

Width/Height (pixel): 457/116

Bits per color component: 8

Treated as a mask: False

Perform interpolation: False

Compression/encoding

JPEG compression (DCTDecode)

DeviceCMYK color space

WITHOUT RECOURSE  
PAY TO THE ORDER OF

WELLS FARGO BANK, N.

BY Joan M. Mills

Joan M. Mills, Vice P

TO THE ORDER OF

SARACEN BANK



**WITHOUT RECOURSE  
PAY TO THE ORDER OF**

**WELLS FARGO BANK, N.A.**

**BY Jean M. Mills**

**Joan M. Mills, Vice President**

## **8. WAIVERS**

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

## **9. GIVING OF NOTICES**

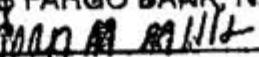
Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

## **10. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

 JEFFREY SCHATZ	(Seal) -Borrower	(Seal) -Borrower
	WITHOUT RECOURSE PAY TO THE ORDER OF	
	WELLS FARGO BANK, N.A. BY  Joan M. Mills, Vice President	

default. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

**(C) Payment of Costs and Expenses:**

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

**8. WAIVERS**

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

**9. GIVING OF NOTICES**

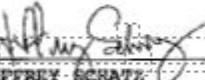
Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

**10. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

  
\_\_\_\_\_  
**JEFFREY SCHATZ** \_\_\_\_\_ (Seal)  
\_\_\_\_\_  
-Borrower \_\_\_\_\_ (Seal)  
\_\_\_\_\_  
-Borrower

\_\_\_\_\_  
\_\_\_\_\_  
-Borrower \_\_\_\_\_ (Seal)  
\_\_\_\_\_  
-Borrower \_\_\_\_\_ (Seal)

\_\_\_\_\_  
\_\_\_\_\_  
-Borrower \_\_\_\_\_ (Seal)  
\_\_\_\_\_  
-Borrower \_\_\_\_\_ (Seal)

\_\_\_\_\_  
\_\_\_\_\_  
-Borrower \_\_\_\_\_ (Seal)  
\_\_\_\_\_  
-Borrower

**WITHOUT RE COURSE  
PAY TO THE ORDER OF**

**WELLS FARGO BANK, N.A.**

BY   
**Joan M. Mills, Vice President**

son signs this Note, each person  
promise to pay the full amount  
things. Any person who takes  
is also obligated to keep all  
individually or against all signers.

Unless applicable law requires delivery in writing,  
by delivering it or by mailing it in an envelope  
Borrower has given Lender a valid notice.

Any notice that must be given under  
Paragraph 4(B) or at a different address

Unless applicable law requires otherwise,  
by delivering it or by mailing it to the address  
set forth in Paragraph 4(B), or by electronic  
means if the parties have agreed to do so.

Borrower has given Lender a notice of  
non-compliance with the terms of this Note  
in accordance with Paragraph 4(B).

Any notice that must be given under  
Paragraph 4(B) or at a different time  
than specified in Paragraph 4(B) shall be

given in accordance with Paragraph 4(B).  
Paragraph 4(B) or at a different time  
than specified in Paragraph 4(B) shall be

ay require immediate payment in ful  
tion shall not be exercised by Lender if

option, Lender shall give Borrower notice  
from the date the notice is given in  
secured by this Security Instrument. If  
Lender may invoke any remedies permitted  
Borrower

ion shall not be exercis

option, Lender shall give  
ys from the date the no  
secured by this Security

Multistate

## ADJUSTABLE RATE NOTE

APRIL 13, 2010

(Buy)

18 EDMONDSON RIDGE ROAD,  
CATONSVILLE, MD 21228

(Property Address)

### 1. PARTIES

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means WELLS FARGO BANK, N.A.

and its successors and assigns.

### 2. BORROWER'S PROMISE TO PAY; INTEREST

In return for a loan received from Lender, Borrower promises to pay the principal sum of TWO HUNDRED FIFTY FOUR THOUSAND THREE HUNDRED EIGHT AND 00/100

Dollars (U.S. \$ \*\*\*\*\*254,308.00), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at a rate of FOUR AND ONE-QUARTER percent ( 4.25% ) per year until the full amount of principal has been paid. The interest rate may change in accordance with Paragraph 5(C) of this Note.

### 3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." That Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

### 4. MANNER OF PAYMENT

#### (A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on JUNE 01, 2010. Any principal and interest remaining on the first day of MAY 2040, will be due on that date, which is called the "Maturity Date."

#### (B) Place

Payment shall be made at WELLS FARGO HOME MORTGAGE, P.O. BOX 11701, NEWARK, NJ 07101-1701 or at such other place as Lender may designate in writing by notice to Borrower.

#### (C) Amount

Initially, each monthly payment of principal and interest will be in the amount of U.S. \$ \*\*\*\*\*1,251.04. This amount will be part of a larger monthly payment required by the Security Instrument that shall be applied to principal, interest and other items in the order described in the Security Instrument. This amount may change in accordance with Paragraph 5(B) of this Note.

### 5. INTEREST RATE AND MONTHLY PAYMENT CHANGES

#### (A) Change Date

The interest rate may change on the first day of JULY 2005, and on that day every 12th month thereafter. "Change Date" means each date on which the interest rate could change.

#### (B) The Index

Beginning with the first Change Date, the interest rate will be based on an Index. "Index" means the weekly average yield on United States Treasury Securities adjusted to an instant maturity of one year, as made available by the Federal Reserve Board. "Current Index" means the most recent Index figure available 100 days before the Change Date. The Index (as

FHA Multistate Adjustable Rate Note - 04004

990 9864

Wells Fargo Source (900) 921-7291

Page 1 of 3  
Page 1 of 3



*[Handwritten Signature]*

018156

defined above) is no longer available, Lender will use a new Index as any index expressed by the Secretary (as defined in Paragraph 7(B)) Lender will give Borrower notice of the new Index.

**(C) Calculation of Interest Rate Changes**

Before each Change Date, Lender will calculate the new interest rate by adding or subtracting a margin of **ONE AND THREE-FOURTHS** percentage point(s) ((**1.75%**)) to the Current Index and rounding the sum to the nearest one-eighth of one percentage point (**0.125%**). Subject to the limits stated in Paragraph 5(D) of this Note, this rounded amount will be the new interest rate until the next Change Date.

**(D) Limits on Interest Rate Changes**

The existing interest rate will never increase or decrease by more than **ONE** percentage point(s) ((**1.00%**)) on any single Change Date. The interest rate will move by more than **FIVE** percentage points((**5.00%**)) higher or lower than the initial interest rate stated in Paragraph 2 of this Note.

**(E) Calculation of Payment Change**

If the interest rate changes on a Change Date, Lender will calculate the amount of monthly payment of principal and interest which would be necessary to repay the unpaid principal balance in full at the Maturity Date at the new interest rate through substantially equal payments. In making such calculation, Lender will use the unpaid principal balance which would be owed on the Change Date if there had been no default in payment on the Note, reduced by the amount of any prepayments to principal. The result of this calculation will be the amount of the new monthly payment of principal and interest.

**(F) Notice of Changes**

Lender will give notice to Borrower of any change in the interest rate and monthly payment amount. The notice must be given at least 25 days before the new monthly payment amount is due, and must set forth (i) the date of the notice, (ii) the Change Date, (iii) the old interest rate, (iv) the new interest rate, (v) the new monthly payment amount, (vi) the Current Index and the date it was published, (vii) the method of calculating the change in monthly payment amount, and (viii) any other information which may be required by law from time to time.

**(G) Effective Date of Changes**

A new interest rate calculated in accordance with Paragraphs 5(C) and 5(D) of this Note will become effective on the Change Date. Borrower shall make a payment in the new monthly amount beginning on the first payment date which occurs at least 25 days after Lender has given Borrower the notice of changes required by Paragraph 5(F) of this Note. Borrower shall have no obligation to pay any increase in the monthly payment amount calculated in accordance with Paragraph 5(E) of this Note for any payment date occurring less than 25 days after Lender has given the required notice. If the monthly payment amount calculated in accordance with Paragraph 5(E) of this Note decreased, but Lender failed to give timely notice of the decrease and Borrower made any monthly payment amounts exceeding the payment amount which should have been stated in a timely notice, then Borrower has the option to either (i) demand the return to Borrower of any excess payment, with interest thereon at the Note rate (a rate equal to the interest rate which should have been stated in a timely notice), or (ii) request that any excess payment, with interest thereon at the Note rate, be applied as payment of principal. Lender's obligation to return any excess payment with interest on demand is not assignable even if this Note is otherwise assigned before the demand for return is made.

**6. BORROWER'S RIGHT TO PREPAY**

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty, on the first day of any month. Lender shall accept prepayment on other days provided that Borrower pays interest on the amount prepaid for the remainder of the month to the extent required by Lender and permitted by regulations of the Secretary. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

**7. BORROWER'S FAILURE TO PAY**

**(A) Late Charge for Overdue Payments**

If Lender has not received the full monthly payment required by the Security instrument, as described in Paragraph 4(C) of this Note, by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of **FOUR** percent((**4.00%**)) of the overdue amount of each payment.

**(B) Default**

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary, in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose to exercise his option without waiving his rights in the event of any subsequent

default, this Note does not authorize acceleration unless and permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his/her designee.

(C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and expenses shall bear interest from the date of disbursement at the same rate as the principal of this Note.

8. WAIVERS

Borrower and any other person who has obligations under this Note waive the right of presentation and notice of dishonor. "Presentation" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

9. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

10. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against such person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.

  
\_\_\_\_\_  
JEFFREY S. DAVIS  
\_\_\_\_\_  
(Seal) \_\_\_\_\_ (Seal)  
Borrower Borrower

\_\_\_\_\_  
\_\_\_\_\_  
(Seal) \_\_\_\_\_ (Seal)  
Borrower Borrower

\_\_\_\_\_  
\_\_\_\_\_  
(Seal) \_\_\_\_\_ (Seal)  
Borrower Borrower

\_\_\_\_\_  
\_\_\_\_\_  
(Seal) \_\_\_\_\_ (Seal)  
Borrower Borrower

WITHOUT PRECEDENCE  
PAY TO THE ORDER OF

WELLS FARGO BANK, N.A.

BY 

Joan M. Mills, Vice President

ing the sum to the nearest one eighth of one percentage point (0.125%). Subject to the limits stated in Paragraph 5(D) of  
the Note, this rounded amount will be the new interest rate until the next Change Date.

**(D) Limits on Interest Rate Changes**

The existing interest rate will never increase or decrease by more than ONE  
percentage point(s) (1 %) on any single Change Date. The interest rate will never be more than  
percentage points (5 %) higher or lower than the initial interest rate  
in Paragraph 2 of this Note.

**(E) Calculation of Payment Change**

If the interest rate changes on a Change Date, Lender will calculate the amount of monthly payment of principal and  
interest which would be necessary to repay the unpaid principal balance in full at the Maturity Date at the new interest rate  
through substantially equal payments. In making such calculation, Lender will use the unpaid principal balance which would be  
owed on the Change Date if there had been no default in payment on the Note, reduced by the amount of any prepayments to  
principal. The result of this calculation will be the amount of the new monthly payment of principal and interest.

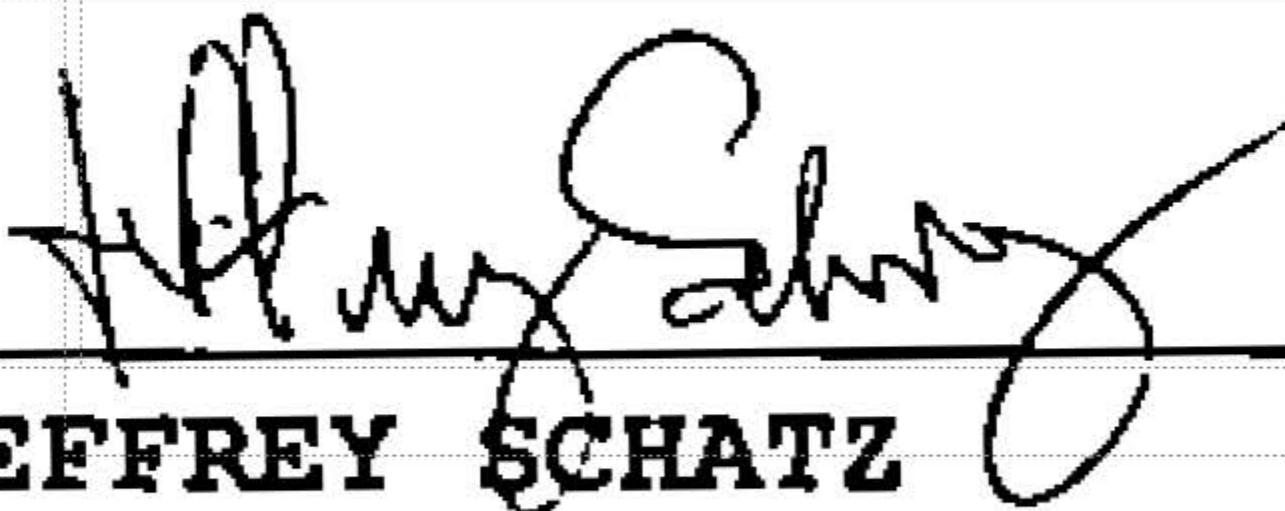
**(F) Notice of Changes**

Lender will give notice to Borrower of any change in the interest rate and monthly payment amount. The notice must  
be given at least 25 days before the new monthly payment amount is due, and must set forth (i) the date of the notice, (ii) the  
Change Date, (iii) the old interest rate, (iv) the new interest rate, (v) the new monthly payment amount, (vi) the Current Index  
on the date it was published, (vii) the method of calculating the change in monthly payment amount, and (viii) any other  
information which may be required by law from time to time.

**(G) Effective Date of Changes**

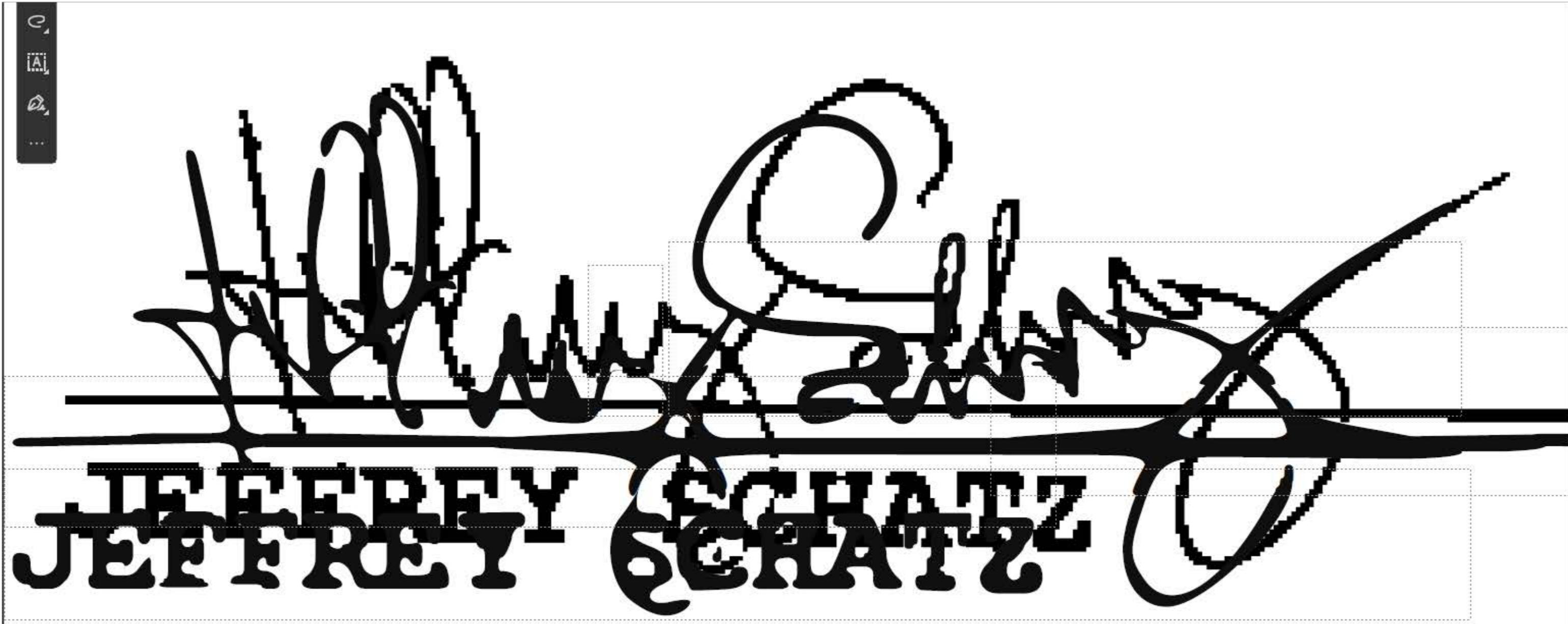
A new interest rate calculated in accordance with Paragraphs 5(C) and 5(D) of this Note will become effective on the  
Change Date. Borrower shall make a payment in the new monthly amount beginning on the first payment date which occurs at  
or 25 days after Lender has given Borrower the notice of changes required by Paragraph 5(F) of this Note. Borrower shall  
have no obligation to pay any increase in the monthly payment amount calculated in accordance with Paragraph 5(E) of this

BY SIGNING BELOW, Borrower accepts and agrees to the

A handwritten signature in black ink, appearing to read "JEFFREY SCHATZ". The signature is fluid and cursive, with "JEFFREY" on top and "SCHATZ" below it.

(Seal)

-Borrower





A handwritten signature in black ink, appearing to read "Jeffrey Schatz". The signature is fluid and cursive, with "Jeffrey" on the left and "Schatz" on the right. Below the signature, the name "JEFFREY SCHATZ" is printed in a bold, black, sans-serif font.