

This Agreement Made this 24th day of Sept, 1999, Between HENRY ALLEN SMITH OF 7315 SE 182 BLVD. White Springs Florida, 32096 party of the first part, and ROBERT J AND SHIRLEY HARKENRIDER, as tenants in common, with rights of survivorship, whose address is 306 Eloise st. , Lake City, Florida 32025.

Witnesseth, that if the said party of the second part, shall first make the payments and perform the covenants here and after mentioned on there part to be made and performed, the said party of the first part here by agrees and covenants to convey and assure to the said party of the second part, there heirs, personal representatives, administrators, or assigns, in fee simple, clear of all encumbrances whatever, by a good and sufficient deed, the lot, piece or parcel of land, situated in the county of Columbia, State of Florida, known and described as follows to wit.

LOT NO.3 IN BLOCK NO.5 OF MORNINGSIDE HEIGHTS, A SUBDIVISION ACCORDING TO THE PLAT THERE OF RECORDED IN PLAT BOOK 3, PAGE 1, OF THE PUBLIC RECORDS OF COLUMBIA COUNTY, FLORIDA.

The said party of the second part hereby agrees to pay to the said of the first part the sum of \$32000.00 for land and improvements, in the manner following. THE GRANTOR has accepted \$1000.00 down, \$350.00 on the first of each month commencing the first of October 1999, with interest at the rate of 10% per annum, payable monthly on the whole sum remaining from time to time unpaid: for a period of 13 years and 6 months, and to pay all taxes, assessments or impositions that may be legally levied or imposed upon said land subsequent to the year 2013 and to keep buildings, outbuildings, and all other apertures upon said premises intact and insured until such time as the final payment is made. INSURANCE in an amount equal to but not less than \$32000.00 is to be carried on the buildings with the party of the first part as FIRST PAYEE. All payments are to be made promptly, and in case of default, a late payment charge of 10% (35.00) shall be levied after ten days, payable once on the unpaid monthly installment. And in case of failure of the said party of the second part to make any of the payments or any part there of, or to perform any of the covenants on there part here by made and entered, for a maximum period 90 days, this contract shall, at the option of the party of the first part, be forfeited and terminated, and the party of the second part shall forfeit all payments made be him on this contract: and such payments shall be retained by the said party of the first part in full satisfaction and liquidation of all damages. the said party of the first part shall have the right to re-enter and take possession of the premises aforesaid without being liable to any action therefor, and at the option of the party of the first part the unpaid balance shall without demand become due and payable, and all cost and expenses of collection of said moneys by foreclosure or otherwise, including attorneys fees, shall be paid by the party of the second part, and the same are hereby secured.

Should the party of the second part wish to pay in total the sum of the whole part, he may do so with penalty. The entire principal and balance will be due at prepayment, subject to the amortization schedule attached.

IT IS MUTUALLY AGREED, by and between the parties hereto, that the time of each payment shall be an essential part of this contract, and that all covenants and agreements herein contained shall extend to and be obligatory upon the heirs, personal representatives, administrators and assigns of the respective parties.

IN WITNESS WHEREOF, the parties to these presents have hereunto set there hands and seals the day and year first above written.

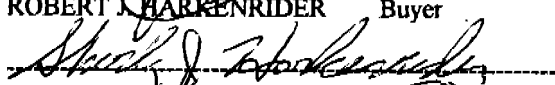
Signed sealed and delivered in the presence of:

-Witness Signature-Buyer

Witness Signature-Buyer

Witness to Seller


ROBERT J. HARKENRIDER Buyer


SHIRLEY J. HARKENRIDER Buyer


Seller Signature HENRY ALLEN SMITH

Lona S Smith

Sellers Signature LONA S. SMITH

STATE OF FLORIDA

COUNTY OF COLUMBIA I hereby Certify that on this day, before me, an officer duly authorized to administer oaths and take acknowledgement personally appeared Henry A and Lona S Smith and Robert J And Shirley Harkentider known to me to be the person described in and who executed the foregoing instrument, who acknowledged before me that executed the same, and an oath was not taken. (Check one) Said person(s) is/are personally known to me. Or/ Said person(s) provided the following type of identification: FLDL and 24 day of September Witness my hand and official seal in the County and state last aforesaid this 24 day of September, A.D. 1999

Sherrie G Thomas

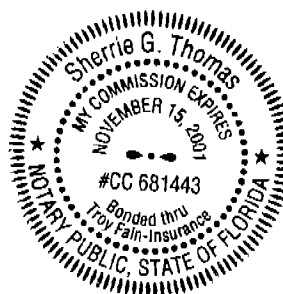
Notary Signature

5530-381-48-218-0

5530 537 67 5210

H 625 796 47 635-0

14625 770 37 025-0



Promissory Note

\$32,000.00

Date: Oct;01,1999

For value received, the undersigned ROBERT J & SHIRLEY J HARKENRIDER ["the borrower"], at 306 Eloise St., Lake City, Florida 32055, promises to pay to the order of HENRY ALLEN SMITH,[the "lender"], at 7315 SE 182 Blvd, WHITE SPRINGS, FLORIDA 32096,[or at such other place as the Lender may designate in writing] the sum of \$32,000.00 with interest OCT,01 1999, on the unpaid principal at the rate of 10.00% per annum.

The unpaid principal and accrued interest shall be payable in monthly installments of \$350.00 beginning on OCT.01, 1999, and continuing until march 01,2013(the "Due Date at which time the remaining unpaid principal or principal and interest shall be due in full.

All payments on this Note shall be applied first in payment of accrued interest and remainder in payment of principal.

The Borrower promises to pay a late charge of 10% or \$35.00 for each installment that remains unpaid more than 10 days after its due date. This late charge shall be paid as liquidated damages in lieu of actual damages, and not as a penalty.

The Borrower reserves the right to prepay this Note by making payment in full of the then remaining unpaid principal.

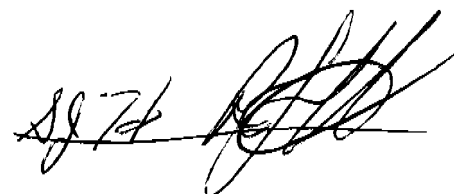
If any payment obligation under this Note is not paid when due, the Borrower promises to pay all costs of collection, including reasonable attorney fees, whether or not a lawsuit is commenced as part of the collection process.

If any of the following events of default occur, this Note and any other obligations of the Borrower to the Lender, shall become due immediately, without demand or notice.

- 1) the failure of the Borrower to pay the principal and any accrued interest in full on or before the Due Date.
- 2) the filing of bankruptcy proceedings involving the Borrower as a Debtor
- 3) the application for appointment of a receiver for the Borrower
- 4) the making of a general assignment for the benefit of the Borrowers creditors .
- 5) the insolvency of the Borrower, or
- 6) the misrepresentation by the Borrower to the Lender for the purpose of obtaining or extending credit.

In addition the Borrower shall be in default if there is a sale, transfer, assignment, or any other disposition of any assets pledged as security for the payment of this Note ,or if there is a default in any security agreement which secures this Note.

Initials

Handwritten initials and signatures. The word "Initials" is printed to the left. There are two sets of handwritten marks: one set appears to be "SJ 74" and the other is a more complex signature or set of initials.

If any one or more of the provisions of this Note are determined to be unenforceable, in whole or in part, for any reason, the remaining provisions shall remain fully operative.

All payments of principal and interest on this Note shall be paid in the legal currency of the United States. Borrower waives presentment for payment, protest, and notice of protest and nonpayment of this Note.

No renewal or extension of this Note, delay in enforcing any right of the Lender under this Note, or assignment by Lender of this Note shall affect the liability of the Borrower. All rights of the Lender under this Note are cumulative and may be exercised concurrently or consecutively at the Lenders option.

This Note shall construed in accordance with the laws of the State of Florida.

Signed this -----day of-----, 1999, at Lake City, Florida

Borrower:

ROBERT J. AND SHIRLEY J. HARKENRIDER

By

Shirley J. Harkenrider Robert J. Harkenrider
-ROBERT J. AND SHIRLEY J. HARKENRIDER

Initials *SJH RJH*

24 day Sept 1999

Shirley J. Harkenrider

H625-76-47-635-0

H 625 770-37-025-0



Loan Schedule for Account "Robt. & Shirley Harkenrider"

Page 1

Pmt	Date	Principal	Interest	Balance
Bal	10/1/99	Opening Bal		31,000.00

Projected Payments

		Rate - 10.0%	New Pmt -	350.00
✓1	10/1/99	91.67	258.33	30,908.33
✓2	11/1/99	92.43	257.57	30,815.90
✓3	12/1/99	93.20	256.80	30,722.70
✓4	1/1/00	93.98	256.02	30,628.72
✓5	2/1/00	94.76	255.24	30,533.96
✓6	3/1/00	95.55	254.45	30,438.41
✓7	4/1/00	96.35	253.65	30,342.06
✓8	5/1/00	97.15	252.85	30,244.91
✓9	6/1/00	97.96	252.04	30,146.95
✓10	7/1/00	98.78	251.22	30,048.17
✓11	8/1/00	99.60	250.40	29,948.57
✓12	9/1/00	100.43	249.57	29,848.14
✓13	10/1/00	101.27	248.73	29,746.87
14	11/1/00	102.11	247.89	29,644.76
15	12/1/00	102.96	247.04	29,541.80
16	1/1/01	103.82	246.18	29,437.98
17	2/1/01	104.68	245.32	29,333.30
18	3/1/01	105.56	244.44	29,227.74
19	4/1/01	106.44	243.56	29,121.30
20	5/1/01	107.32	242.68	29,013.98
21	6/1/01	108.22	241.78	28,905.76
22	7/1/01	109.12	240.88	28,796.64
23	8/1/01	110.03	239.97	28,686.61
24	9/1/01	110.94	239.06	28,575.67
25	10/1/01	111.87	238.13	28,463.80
26	11/1/01	112.80	237.20	28,351.00
27	12/1/01	113.74	236.26	28,237.26
28	1/1/02	114.69	235.31	28,122.57
29	2/1/02	115.65	234.35	28,006.92
30	3/1/02	116.61	233.39	27,890.31
31	4/1/02	117.58	232.42	27,772.73
32	5/1/02	118.56	231.44	27,654.17
33	6/1/02	119.55	230.45	27,534.62
34	7/1/02	120.54	229.46	27,414.08
35	8/1/02	121.55	228.45	27,292.53
36	9/1/02	122.56	227.44	27,169.97
37	10/1/02	123.58	226.42	27,046.39
38	11/1/02	124.61	225.39	26,921.78
39	12/1/02	125.65	224.35	26,796.13
40	1/1/03	126.70	223.30	26,669.43
41	2/1/03	127.75	222.25	26,541.68
42	3/1/03	128.82	221.18	26,412.86
43	4/1/03	129.89	220.11	26,282.97
44	5/1/03	130.98	219.02	26,151.99
45	6/1/03	132.07	217.93	26,019.92
46	7/1/03	133.17	216.83	25,886.75
47	8/1/03	134.28	215.72	25,752.47
48	9/1/03	135.40	214.60	25,617.07
49	10/1/03	136.52	213.48	25,480.55
50	11/1/03	137.66	212.34	25,342.89
51	12/1/03	138.81	211.19	25,204.08
52	1/1/04	139.97	210.03	25,064.11
53	2/1/04	141.13	208.87	24,922.98
54	3/1/04	142.31	207.69	24,780.67
55	4/1/04	143.49	206.51	24,637.18
56	5/1/04	144.69	205.31	24,492.49
57	6/1/04	145.90	204.10	24,346.59
58	7/1/04	147.11	202.89	24,199.48
59	8/1/04	148.34	201.66	24,051.14
60	9/1/04	149.57	200.43	23,901.57

Loan Schedule for Account "Robt. & Shirley Harkenrider"

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Pmt	Date	Principal	Interest	Balance
61	10/1/04	150.82	199.18	23,750.75
62	11/1/04	152.08	197.92	23,598.67
63	12/1/04	153.34	196.66	23,445.33
64	1/1/05	154.62	195.38	23,290.71
65	2/1/05	155.91	194.09	23,134.80
66	3/1/05	157.21	192.79	22,977.59
67	4/1/05	158.52	191.48	22,819.07
68	5/1/05	159.84	190.16	22,659.23
69	6/1/05	161.17	188.83	22,498.06
70	7/1/05	162.52	187.48	22,335.54
71	8/1/05	163.87	186.13	22,171.67
72	9/1/05	165.24	184.76	22,006.43
73	10/1/05	166.61	183.39	21,839.82
74	11/1/05	168.00	182.00	21,671.82
75	12/1/05	169.40	180.60	21,502.42
76	1/1/06	170.81	179.19	21,331.61
77	2/1/06	172.24	177.76	21,159.37
78	3/1/06	173.67	176.33	20,985.70
79	4/1/06	175.12	174.88	20,810.58
80	5/1/06	176.58	173.42	20,634.00
81	6/1/06	178.05	171.95	20,455.95
82	7/1/06	179.53	170.47	20,276.42
83	8/1/06	181.03	168.97	20,095.39
84	9/1/06	182.54	167.46	19,912.85
85	10/1/06	184.06	165.94	19,728.79
86	11/1/06	185.59	164.41	19,543.20
87	12/1/06	187.14	162.86	19,356.06
88	1/1/07	188.70	161.30	19,167.36
89	2/1/07	190.27	159.73	18,977.09
90	3/1/07	191.86	158.14	18,785.23
91	4/1/07	193.46	156.54	18,591.77
92	5/1/07	195.07	154.93	18,396.70
93	6/1/07	196.69	153.31	18,200.01
94	7/1/07	198.33	151.67	18,001.68
95	8/1/07	199.99	150.01	17,801.69
96	9/1/07	201.65	148.35	17,600.04
97	10/1/07	203.33	146.67	17,396.71
98	11/1/07	205.03	144.97	17,191.68
99	12/1/07	206.74	143.26	16,984.94
100	1/1/08	208.46	141.54	16,776.48
101	2/1/08	210.20	139.80	16,566.28
102	3/1/08	211.95	138.05	16,354.33
103	4/1/08	213.71	136.29	16,140.62
104	5/1/08	215.49	134.51	15,925.13
105	6/1/08	217.29	132.71	15,707.84
106	7/1/08	219.10	130.90	15,488.74
107	8/1/08	220.93	129.07	15,267.81
108	9/1/08	222.77	127.23	15,045.04
109	10/1/08	224.62	125.38	14,820.42
110	11/1/08	226.50	123.50	14,593.92
111	12/1/08	228.38	121.62	14,365.54
112	1/1/09	230.29	119.71	14,135.25
113	2/1/09	232.21	117.79	13,903.04
114	3/1/09	234.14	115.86	13,668.90
115	4/1/09	236.09	113.91	13,432.81
116	5/1/09	238.06	111.94	13,194.75
117	6/1/09	240.04	109.96	12,954.71
118	7/1/09	242.04	107.96	12,712.67
119	8/1/09	244.06	105.94	12,468.61
120	9/1/09	246.09	103.91	12,222.52
121	10/1/09	248.15	101.85	11,974.37
122	11/1/09	250.21	99.79	11,724.16
123	12/1/09	252.30	97.70	11,471.86
124	1/1/10	254.40	95.60	11,217.46
125	2/1/10	256.52	93.48	10,960.94
126	3/1/10	258.66	91.34	10,702.28

Loan Schedule for Account "Robt. & Shirley Harkenrider"

Page 3

Pmt	Date	Principal	Interest	Balance
127	4/1/10	260.81	89.19	10,441.47
128	5/1/10	262.99	87.01	10,178.48
129	6/1/10	265.18	84.82	9,913.30
130	7/1/10	267.39	82.61	9,645.91
131	8/1/10	269.62	80.38	9,376.29
132	9/1/10	271.86	78.14	9,104.43
133	10/1/10	274.13	75.87	8,830.30
134	11/1/10	276.41	73.59	8,553.89
135	12/1/10	278.72	71.28	8,275.17
136	1/1/11	281.04	68.96	7,994.13
137	2/1/11	283.38	66.62	7,710.75
138	3/1/11	285.74	64.26	7,425.01
139	4/1/11	288.12	61.88	7,136.89
140	5/1/11	290.53	59.47	6,846.36
141	6/1/11	292.95	57.05	6,553.41
142	7/1/11	295.39	54.61	6,258.02
143	8/1/11	297.85	52.15	5,960.17
144	9/1/11	300.33	49.67	5,659.84
145	10/1/11	302.83	47.17	5,357.01
146	11/1/11	305.36	44.64	5,051.65
147	12/1/11	307.90	42.10	4,743.75
148	1/1/12	310.47	39.53	4,433.28
149	2/1/12	313.06	36.94	4,120.22
150	3/1/12	315.66	34.34	3,804.56
151	4/1/12	318.30	31.70	3,486.26
152	5/1/12	320.95	29.05	3,165.31
153	6/1/12	323.62	26.38	2,841.69
154	7/1/12	326.32	23.68	2,515.37
155	8/1/12	329.04	20.96	2,186.33
156	9/1/12	331.78	18.22	1,854.55
157	10/1/12	334.55	15.45	1,520.00
158	11/1/12	337.33	12.67	1,182.67
159	12/1/12	340.14	9.86	842.53
160	1/1/13	342.98	7.02	499.55
161	2/1/13	345.84	4.16	153.71
162	3/1/13	153.71	1.28	0.00

Opening Date: 10/1/99
 Loan Amount: 31,000.00
 Payment Amount: 350.00
 Current Interest Rate: 10.0%
 Original Length: ~~15 years~~ 19 years 6 months
 Payment Frequency: Monthly
 Compounding Period: Monthly

Payee:
 Current Balance: 0.00
 Remaining Pmts: 162
 Final Pmt Date: 3/1/13

This instrument prepared by:
HENRY A SMITH

Doc Stamp-Deed : 0.00

S. 7 - DC, P. Dewitt Cason, Columbia County B:1079 P:1581

R33-3S- [REDACTED]

Grantee (s) SS#:

SPACE ABOVE THIS LINE FOR PROCESSING DATA

-- SPACE ABOVE THIS LINE FOR RECORDING DATA.

This Quit Claim Deed, executed this day 4th of APRIL, 2006, by HENRY A. SMITH and LONA S. SMITH, whose PO Address is 306 ELOISE ST, Lake City, Florida, hereinafter called the first party, to **HENRY A. SMITH**, whose PO Address is 7315 SE 182nd Blvd., White Springs, Fl., 32096 hereinafter called the second party.

(Wherever used herein the terms "Grantor and "Grantee" include all the parties to this instrument and the heirs, legal representatives, and assigns of individuals, and the successors and assigns of corporations, wherever the context so admits or requires.)


Witnesseth, That the first party, for and in consideration of the sum of \$ 10.00 and other valuable considerations, receipt whereof is hereby acknowledged, does hereby remise, release and quit claim unto the second party forever, all the right, titled, interest, claim and demand which the said first party has in and to the following described, lot, easement, piece or parcel of land, situate, lying and being in COLUMBIA County, State of Florida viz:

LOT 3, BLOCK 5, MORNINGSID E HEIGHTS Subdivision

To Have and to Hold, the same together with all singular appurtenances thereunto belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim whatsoever of the said first party, either in law or equity to the only proper use, benefit and behoove of the said second party forever.

In Witness whereof, the said first party sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:


Witness Signature (as to first Grantor)

Witness Signature (as to first Grantor)

EE ANBURY

Printed Name

Patricia A. Alb
Witness Signature (as to first Grantor)

Witness Signature (as to first Grantor)
PATRICIA A ALBURY

Printed Name _____

Arona S Smith Baxter

Grantor Signature (LONA S. SMITH BAXTER)

Printed Name _____

180 SW ORIOLE PLACE, LC FL 32024

Post Office Address

State of FLORIDA

County Of Columbia: I hereby Certify that on this day, before me, an officer duly authorized to administer oaths and take acknowledgments, personally appeared LONA S. SMITH BAXTER known to me to be the person described in and who executed the foregoing instrument, who acknowledged before me that _____ executed the same, and an oath was _____ was not _____ taken. (Check one.) Said person(s) is/are personally known to me. O Said person(s) provided the following type of identification:

1) B23653767-521.0; 2)

Witness my hand and official seal in the County and State last aforesaid this 4th day of

Adriel, 2006, A.D.



PATRICIA A. ALBURY
MY COMMISSION # DD 215503
EXPIRES: September 25, 2007
Bonded Thru Budget Notary Services

Patricia A. Albury
PATRICIA A ALBURY
Notary Signature