

Real Estate Settlement Procedures Act of 1974, the applicable requirements of the Serviceman's Readjustment Act of 1944, and the National Housing Act.

(e) There are no undisclosed agreements between the mortgagor and the OWNER concerning any facts or conditions whether past, present or future, which might in any way affect the obligations of the mortgagors to make timely payments thereon.

(f) OWNER has no knowledge of any valid legal defenses which would adversely affect the collectability of the mortgage and note.

(g) The mortgage and note documents were executed by persons purported to be the mortgagors and contain no forged or unauthorized signatures and the parties therein were of full age and capacity to contract.

(h) That the present unpaid principal balance as shown on the attached amortization schedule (Exhibit A) of the mortgage and note is \$ 16,526.89, and the next monthly mortgage payment in the amount of \$ 150.00 is due and payable FEBRUARY 27, 1984.

(i) That the note and mortgage any any other documents, instrument, or record representing, evidencing, or relating thereto, is true, correct, undisputed, and reflects full, correct, and accurate information as to the balance and the status thereof, that no credit heretofore has been given the mortgagor which was gratuitous or was given for a payment made by an employee or agent of OWNER, or has arisen from a renewal granted for the purpose of concealing a delinquency.

(j) That the mortgage and note are free of usury and of any set-off, counterclaim, or defense of any nature whatsoever, that no settlement, payment or compromise has been made with respect to the mortgage and note and that no special promise or consideration has been made to the mortgagor.

2. Sale and consideration. OWNER hereby sells the next ensuing 120 monthly payments due under the said mortgage and note to FLEET FINANCE, INC., for the sum of \$ 7,500.00, receipt of which the OWNER does hereby acknowledge. OWNER retains ownership of the remaining monthly payments of the mortgage and note to maturity.

3. Administration of mortgage. FLEET FINANCE, INC., agrees to service the mortgage and note during said period only and exert reasonable collection efforts to insure that the mortgagor makes