EXHIBIT 1
PAYMENT PLAN

Date of Payment Plan: **June 10, 2008**
FHA Case Number: **241-8138811/SFR-255**
2595340

Name of Lender: **Taylor, Bean & Whitaker Mortgage Corp.**

Name of Borrower(s)	Birth Date
J. Howard Peltzer, Jr	**April 20, 1925**
Evelyn M. Peltzer	**July 27, 1926**

Expected Average Mortgage Interest Rate **5.670%**

1.	Principal Limit	$285,152.94	
	Initial Payments (if completed at closing):		
2.	Closing Costs	$21,532.60	
3.	Discharge of Liens	$42,612.34	
4.	Outstanding Balance (If completed after closing)	$0.00	
5.	Loan Advance	$0.00	
6.	Servicing Fee Set Aside	$3,927.58	
7.	Total Deductions from Principal Limit (Lines 2 + 3 + 4 + 5 + 6)	$68,072.52	
8.	Principal Limit for Line of Credit	$59,977.22	
	Funds in Line of Credit Designated For:		
9.	Repairs	$0.00	
10.	Property Charges	$0.00	
11.	Outstanding Balance on Line of Credit from previous payments	$0.00	
12.	Total Deductions from Principal Limit for Line of Credit (Lines 9 + 10 + 11)	$0.00	
13.	Funds Available to Borrower in Line of Credit (Lines 8 - 12)		$59,977.22
14.	Net Principal Limit (Lines 1 - 7 - 9 - 10)		$217,080.42
15.	Net Principal Limit Available for Monthly Payments (Lines 14 - 13)		$157,103.20
	Scheduled Payments:		
16.	_ Term (Remaining) N/A Years and N/A Months.		
	or		
17.	X Tenure (Check only one plan)		
18.	Monthly Payment (Total)	$1,200.00	
19.	Monthly Withholding (T & I)	$0.00	
20.	Net Monthly Payment (Lines 18 - 19)	$1,200.00	

BY SIGNING BELOW, the borrower(s) agree(s) that this document accurately describes the principal features of the current payment plan chosen by the borrower(s).

J. Howard Peltzer Jr. — 6/10/08
J. Howard Peltzer, Jr. (Borrower) — Date

Evelyn M. Peltzer — 6/10/08
Evelyn M. Peltzer — Date

EXHIBIT 1
PAYMENT PLAN

Date of Payment Plan: **November 05, 2008**
FHA Case Number: **561-8812464/952-255**
2998453

Name of Lender: **Taylor, Bean & Whitaker Mortgage Corp.**

Name of Borrower(s)	Birth Date
Kenneth O Lyste	**February 17, 1925**
Sue A Lyste	**December 06, 1931**

Expected Average Mortgage Interest Rate **5.670%**

1.	Principal Limit	$206,460.00	
	Initial Payments (if completed at closing):		
2.	Closing Costs	$13,344.46	
3.	Discharge of Liens	$0.00	
4.	Outstanding Balance (If completed after closing)	$0.00	
5.	Loan Advance	$30,000.00	
6.	Servicing Fee Set Aside	$5,180.77	
7.	Total Deductions from Principal Limit (Lines 2 + 3 + 4 + 5 + 6)	$48,525.23	
8.	Principal Limit for Line of Credit	$24,714.87	
	Funds in Line of Credit Designated For:		
9.	Repairs	$0.00	
10.	Property Charges	$0.00	
11.	Outstanding Balance on Line of Credit from previous payments	$0.00	
12.	Total Deductions from Principal Limit for Line of Credit (Lines 9 + 10 + 11)	$0.00	
13.	Funds Available to Borrower in Line of Credit (Lines 8 - 12)		$24,714.87
14.	Net Principal Limit (Lines 1 - 7 - 9 - 10)		$157,934.77
15.	Net Principal Limit Available for Monthly Payments (Lines 14 - 13)		$133,219.90
	Scheduled Payments:		
16.	_ Term (Remaining) N/A Years and N/A Months.		
	or		
17.	X Tenure (Check only one plan)		
18.	Monthly Payment (Total)	$900.00	
19.	Monthly Withholding (T & I)	$0.00	
20.	Net Monthly Payment (Lines 18 - 19)	$900.00	

BY SIGNING BELOW, the borrower(s) agree(s) that this document accurately describes the principal features of the current payment plan chosen by the borrower(s).

Kenneth O Lyste
Kenneth O Lyste (Borrower)

11-5-08
Date

Sue A Lyste
Sue A Lyste

11/5/08
Date