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 Corporate

STATE OF WISCONSIN

CIRCUIT COURT

MILWAUKEE COUNTY

Wisconsin Housing and Economic
Development Authority
201 West Washington Avenue
P.O. Box 1728
Madison, WI 53701

Plaintiff,

vs.

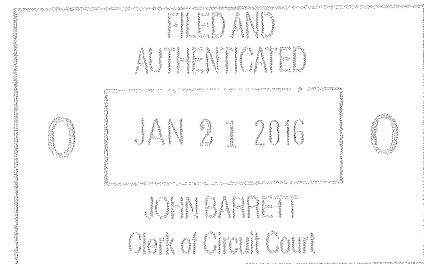
Case No. 15-CV-007528
Judge Timothy Dugan

Angeline Davis
20807 Medallion Pointe Drive
Kati, TX 77450

Defendant,

The City of West Allis Department
of Development, Housing Division
7525 West Greenfield Avenue
Room 220
West Allis, WI 53214

Added Defendant.



AMENDED SUMMONS

Foreclosure Of Mortgage: 30404
The Amount Claimed Exceeds \$10,000.00

RECEIVED
JAN 25 2016
WEST ALLIS
CITY ATTORNEY

THE STATE OF WISCONSIN,

To each person named above as an added defendant:

RECEIVED
JAN 27 2016
CITY OF WEST ALLIS
CITY CLERK

You are hereby notified that the plaintiff named above has filed a lawsuit or other legal action against you. The Amended Complaint, which is attached, states the nature and basis of the legal action.

Within 20 days, or within 45 days if you are the State of Wisconsin or an insurance company, or within 60 days if you are the United States of America, after receiving this Summons, you

must respond with a written answer, as that term is used in Chapter 802 of the Wisconsin Statutes, to the Amended Complaint. The Court may reject or disregard an answer that does not follow the requirements of the statutes. The answer must be sent or delivered to the Court, which address is Milwaukee County Courthouse, 901 North Ninth Street, Milwaukee, WI 53233, and to Bass & Moglowsky, S.C., plaintiff's attorneys, whose address is Bass & Moglowsky, S.C., 501 West Northshore Drive, Suite 300, Milwaukee, Wisconsin 53217. You may have an attorney help or represent you.

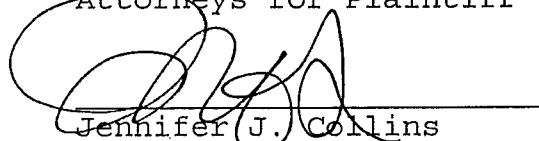
If you do not provide a proper answer within 20 days, or within 45 days if the defendant is the State of Wisconsin or an insurance company, or within 60 days if the defendant is the United States of America, the Court may grant judgment against you for the award of money or other legal action requested in the Amended Complaint, and you may lose your right to object to anything that is or may be incorrect in the Amended Complaint. A judgment may be enforced as provided by law. A judgment awarding money may become a lien against any real estate you own now or in the future and may also be enforced by garnishment or seizure of property.

DATED at Milwaukee, Wisconsin, on January 19, 2016.

P. O. Address:

Bass & Moglowsky, S.C.
Suite 300
501 West Northshore Drive
Milwaukee, WI 53217
Telephone: (414) 228-6700

BASS & MOGLOWSKY, S.C.
Attorneys for Plaintiff



Jennifer J. Collins
WI State Bar No. 1036948

Wisconsin Housing and Economic
Development Authority
201 West Washington Avenue
P.O. Box 1728
Madison, WI 53701

Plaintiff,

vs.

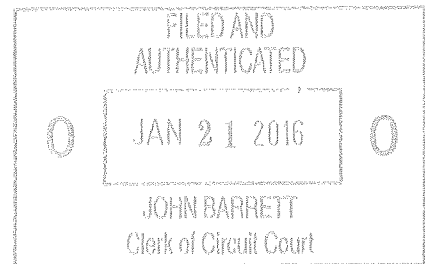
Case No. 15-CV-007528

Angeline Davis
20807 Medallion Pointe Drive
Kati, TX 77450

Defendant,

The City of West Allis Department
of Development, Housing Division
7525 West Greenfield Avenue
Room 220
West Allis, WI 53214

Added Defendant.



AMENDED COMPLAINT

Foreclosure Of Mortgage: 30404
The Amount Claimed Exceeds \$10,000.00

NOW COMES the plaintiff, by its attorneys, and alleges:

1. Plaintiff is a legislatively created housing authority organized and existing under the laws of the State of Wisconsin and is engaged in the lending business with offices at the address stated in the captions of the Amended, Summons and Amended Complaint.

2. Mortgagor defendant, Angeline Davis, is an adult whose last-known address is the address stated in the captions of the Amended Summons and Amended Complaint.

3. Mortgagor defendant executed and delivered a series of Promissory Notes secured by a Tax Deferral Lien to the plaintiff for the consideration expressed therein, copies being attached hereto as an Exhibit, and that said Tax Deferral Lien was recorded in the office of the Register of Deeds on May 20, 1996 in Reel 3802, Image 1257, Document No. 7218638.

4. On January 13, 2016, pursuant to Section 846.103(2), Stats., the Court entered a judgment of foreclosure and sale in the above entitled action against the defendants named in said judgment for the sum of \$88,710.91.

5. Plaintiff has been granted leave to amend the Summons and Complaint and all the proceedings in this action, pursuant to Section 846.09, Stats., by making as defendant any person who is a proper or necessary party thereto.

6. The above named added defendant is joined as a party defendant pursuant to the leave granted to plaintiff by the Court as provided in paragraph five (5) above.

7. The mortgaged premises involves real property other than a one- to 4-family residence that is owner-occupied at the commencement of the foreclosure action, and is located at 2457 South 63rd Street, West Allis, WI 53219, and that said premises cannot be sold in parcels without injury to the interests of the parties.

8. Plaintiff, for the purpose of obtaining a shortened redemption period under Wisconsin Statutes Chapter 846, elects to waive judgment for any deficiency which remains due to the

plaintiff after sale of the mortgaged premises in this action against every party who is personally liable for the debt secured by the Mortgage, and consents that the mortgagor defendant, unless she abandons the property, may remain in possession of the mortgaged property and be entitled to all rents, issues, and profits therefrom to the date of confirmation of sale by the Court.

9. That the following defendant may claim some lien or interest in and to the mortgaged premises, including, but not limited to the interest listed below, but that any such claim, lien, or interest is junior and subordinate to plaintiff's mortgage:

The City of West Allis Department of Development, Housing Division by virtue of a mortgage from Angeline Davis, in the original stated amount of \$12,452.00, dated September 29, 1998, recorded October 14, 1998, in Reel 4414, Image 704, as Document Number 7615844.

WHEREFORE, plaintiff, pursuant to Section 846.09, Stats., demands entry of an amended judgment of foreclosure and sale foreclosing the rights of each added defendant so as to bar and foreclose each of them from all right, title, and interest in and to the mortgaged premises, except the right to apply for surplus in accordance with Section 846.162, Stats.

Dated: January 19, 2016.

P. O. Address:

Bass & Moglowsky, S.C.
Suite 300
501 West Northshore Drive
Milwaukee, WI 53217
Telephone: (414) 228-6700
contactus@basmog.com

BASS & MOGLOWSKY, S.C.
Attorneys for Plaintiff



Jennifer J. Collins
WI State Bar No. 1036948

5-5-04

Creditor:
Wisconsin Housing and
Economic Development Authority
PO Box 1728
Madison WI 53701-1728
1-800-755-7835

Approval Date: February 28, 2005
Name: ANGELINE DAVIS
Address: 2457 S 63RD ST
WEST ALLIS WI 53219



Promissory Note

Definitions of Terms: For purposes of this instruction, "I," "Me," and "my" means each and all of those who sign. "You" means The Wisconsin Housing and Economic Development Authority (WHEDA):

For value received, I promise to pay to you and your order the sum of \$2500.00 with interest at a rate of 5.75% compounded annually on the unpaid balance. This note is due and payable and my loan is required to be repaid upon the occurrence of any of the following events:

- a. Upon transfer of my home, except:
 - (1) if my total ownership interest in the home is transferred to one or more co-owners residing in the home, and
 - (2) if You approve a co-owner assuming my loan. NOTE: The request to assume the loan(s) must be made within 30 days of the transfer.
- b. Upon death, if I was the sole owner.
- c. Upon death of the last surviving co-owner who owns the home.
- d. Upon condemnation or involuntary conversion of the home.
- e. If I, my spouse, or co-owner/occupant makes a false statement on the application or in any other way.
- f. Upon the failure to meet the eligibility requirements under Section 234.625, Wisconsin Statutes.
- g. Upon my failure to limit outstanding liens and judgements on my home, to 33% or less, if I have no outstanding Property Tax Deferral loans (PTDL) or WHEDA rehabilitation loans, or 50% or less if I have outstanding PTDL and/or WHEDA rehabilitation loans.

I or a co-owner who has assumed my loan(s), or the personal representative for the estate of either, shall notify You within 30 days of the occurrence of any of the above events and shall make arrangements with You to promptly pay the loan.

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT

All disclosures are based upon an assumption that the term of the loan is one year from the date of the loan.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE (Estimated)	AMOUNT FINANCED	TOTAL OF PAYMENTS (Estimated)
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I have paid after I have made all payments as scheduled.
5.75%	\$143.75	\$2500.00	\$2643.75

My payment schedule will be:

Number of Payments (Estimated)	Amount of Payments (Estimated)	When Payments are Due (Estimated)
1	\$2643.75	02/28/2006

This note has a demand feature. This note is payable on the occurrence of certain events. These events are stated above. Most loans will have a term in excess of one year. If the term exceeds 1 year, all finance charges will increase at a rate of 5.75% compounded annually on the balance. SECURITY: Without notice to me, You will take a lien on my home.

PREPAYMENT: There is no prepayment penalty and any amount may be prepaid at any time. Upon prepayment, I will not be entitled to a refund of any part of the finance charge because the finance charge is taken only after it is earned.

ASSUMPTION: If I transfer my interest in my home to a co-owner, such co-owner may, under certain conditions, assume any outstanding loans on the original terms.



See the contract documents and statutes for additional information about nonpayment, default, and any required payment in full before the scheduled date.

INSURANCE: Credit life and credit liability insurance are not required and will not be provided by WHEDA. Fire and extended casualty insurance is required throughout the term of this loan. If I fail to renew my fire and extended casualty insurance coverage, WHEDA, in its sole discretion, may renew the insurance coverage. If WHEDA pays the insurance premium, the amount paid will be added to your current balance due and accrue interest at the note rate.

If the home is located in a designated flood plain, or if a later determination places the home in a designated flood plain adequate flood insurance is also required. PROPERTY INSURANCE MAY BE OBTAINED FROM ANY INSURANCE CARRIER ACCEPTABLE TO WHEDA.

AMOUNT FINANCED: The amount financed on the above loan is the amount of the loan as stated above, and since there are no charges included in the amount of this loan which must be paid to WHEDA, the amount of credit actually available for use is the amount of loan stated above.

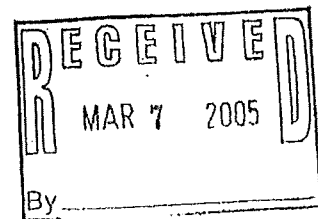
NOTICE TO CUSTOMER

- A. DO NOT SIGN THIS BEFORE YOU READ THE WRITING ON THE REVERSE SIDE. EVEN IF OTHERWISE ADVISED.
- B. DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES.
- C. YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.
- D. YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT.

By signing below, I acknowledge that I have read the front and reverse sides of this note including disclosures and I intend to be legally bound by the terms and conditions. I acknowledge receiving a completed copy of this note including disclosures.

Participant's Signature X <i>Angeline Davis</i>	Date 3-4-5
Participant's Spouse's Signature X	Date
Co-Borrower's Signature X	Date
Co-Borrower's Signature X	Date

IF THE ORIGINAL OF THIS INSTRUMENT IS NOT PROPERLY SIGNED, DATED AND RECEIVED BY WHEDA WITHIN 15 DAYS OF THE APPROVAL DATE, YOUR LOAN APPROVAL WILL BE CANCELED.



Creditor:
 Wisconsin Housing and
 Economic Development Authority
 PO Box 1728
 Madison WI 53701-1728
 1-800-755-7835

Approval Date: February 16, 2004
 Name: ANGELINE DAVIS
 Address: 2457 S 63RD ST
 WEST ALLIS WI 53219



Promissory Note

Definitions of Terms: For purposes of this instruction, "I," "Me," and "my" means each and all of those who sign. "You" means The Wisconsin Housing and Economic Development Authority (WHEDA).

For value received, I promise to pay to you and your order the sum of \$2500.00 with interest at a rate of 5.00% compounded annually on the unpaid balance. This note is due and payable and my loan is required to be repaid upon the occurrence of any of the following events:

- a. Upon transfer of my home, except:
 - (1) if my total ownership interest in the home is transferred to one or more co-owners residing in the home, and
 - (2) if You approve a co-owner assuming my loan. NOTE: The request to assume the loan(s) must be made within 30 days of the transfer.
- b. Upon death, if I was the sole owner.
- c. Upon death of the last surviving co-owner who owns the home.
- d. Upon condemnation or involuntary conversion of the home.
- e. If I, my spouse, or co-owner/occupant makes a false statement on the application or in any other way.
- f. Upon the failure to meet the eligibility requirements under Section 234.625, Wisconsin Statutes.
- g. Upon my failure to limit outstanding liens and judgements on my home, to 33% or less, if I have no outstanding Property Tax Deferral loans (PTDL) or WHEDA rehabilitation loans, or 50% or less if I have outstanding PTDL and/or WHEDA rehabilitation loans.

I or a co-owner who has assumed my loan(s), or the personal representative for the estate of either, shall notify You within 30 days of the occurrence of any of the above events and shall make arrangements with You to promptly pay the loan.

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT

All disclosures are based upon an assumption that the term of the loan is one year from the date of the loan.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE (Estimated)	AMOUNT FINANCED	TOTAL OF PAYMENTS (Estimated)
The cost of my credit as a yearly rate. 5.00%	The dollar amount the credit will cost me. \$125.00	The amount of credit provided to me or on my behalf. \$2500.00	The amount I have paid after I have made all payments as scheduled. \$2625.00

My payment schedule will be:

Number of Payments (Estimated)	Amount of Payments (Estimated)	When Payments are Due (Estimated)
1	\$2625.00	02/16/2005

This note has a demand feature. This note is payable on the occurrence of certain events. These events are stated above. Most loans will have a term in excess of one year. If the term exceeds 1 year, all finance charges will increase at a rate of 5.00% compounded annually on the balance. SECURITY: Without notice to me, You will take a lien on my home.

PREPAYMENT: There is no prepayment penalty and any amount may be prepaid at any time. Upon prepayment, I will not be entitled to a refund of any part of the finance charge because the finance charge is taken only after it is earned.

ASSUMPTION: If I transfer my interest in my home to a co-owner, such co-owner may, under certain conditions, assume any outstanding loans on the original terms.



See the contract documents and statutes for additional information about nonpayment, default, and any required payment in full before the scheduled date.

INSURANCE: Credit life and credit liability insurance are not required and will not be provided by WHEDA. Fire and extended casualty insurance is required throughout the term of this loan. If I fail to renew my fire and extended casualty insurance coverage, WHEDA, in its sole discretion, may renew the insurance coverage. If WHEDA pays the insurance premium, the amount paid will be added to your current balance due and accrue interest at the note rate.

If the home is located in a designated flood plain, or if a later determination places the home in a designated flood plain adequate flood insurance is also required. PROPERTY INSURANCE MAY BE OBTAINED FROM ANY INSURANCE CARRIER ACCEPTABLE TO WHEDA.

AMOUNT FINANCED: The amount financed on the above loan is the amount of the loan as stated above, and since there are no charges included in the amount of this loan which must be paid to WHEDA, the amount of credit actually available for use is the amount of loan stated above.

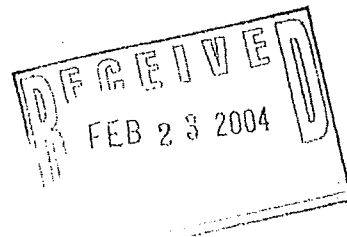
NOTICE TO CUSTOMER

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- C. YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.
- D. YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT.

By signing below, I acknowledge that I have read the front and reverse sides of this note including disclosures and I intend to be legally bound by the terms and conditions. I acknowledge receiving a completed copy of this note including disclosures.

Participant's Signature X <i>Angelina Davis</i>	Date X 2-19-04
Participant's Spouse's Signature X	Date
Co-Borrower's Signature X	Date
Co-Borrower's Signature X	Date

IF THE ORIGINAL OF THIS INSTRUMENT IS NOT PROPERLY SIGNED, DATED AND RECEIVED BY WHEDA WITHIN 15 DAYS OF THE APPROVAL DATE, YOUR LOAN APPROVAL WILL BE CANCELED.



Creditor:
 Wisconsin Housing and
 Economic Development Authority
 PO Box 1728
 Madison WI 53701-1728
 1-800-755-7835

Approval Date: January 14, 2003
 Name: ANGELINE DAVIS
 Address: 2457 S 63RD ST
 WEST ALLIS WI 53219



Promissory Note

Definitions of Terms: For purposes of this instruction, "I," "Me," and "my" means each and all of those who sign. "You" means The Wisconsin Housing and Economic Development Authority (WHEDA).

For value received, I promise to pay to you and your order the sum of \$2500.00 with interest at a rate of 5.75% compounded annually on the unpaid balance. This note is due and payable and my loan is required to be repaid upon the occurrence of any of the following events:

- a. Upon transfer of my home, except:
 - (1) if my total ownership interest in the home is transferred to one or more co-owners residing in the home, and
 - (2) if You approve a co-owner assuming my loan. NOTE: The request to assume the loan(s) must be made within 30 days of the transfer.
- b. Upon death, if I was the sole owner.
- c. Upon death of the last surviving co-owner who owns the home.
- d. Upon condemnation or involuntary conversion of the home.
- e. If I, my spouse, or co-owner/occupant makes a false statement on the application or in any other way.
- f. Upon the failure to meet the eligibility requirements under Section 234.625, Wisconsin Statutes.
- g. Upon my failure to limit outstanding liens and judgements on my home, to 33% or less, if I have no outstanding Property Tax Deferral loans (PTDL) or WHEDA rehabilitation loans, or 50% or less if I have outstanding PTDL and/or WHEDA rehabilitation loans.

I or a co-owner who has assumed my loan(s), or the personal representative for the estate of either, shall notify You within 30 days of the occurrence of any of the above events and shall make arrangements with You to promptly pay the loan.

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT

All disclosures are based upon an assumption that the term of the loan is one year from the date of the loan.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE (Estimated)	AMOUNT FINANCED	TOTAL OF PAYMENTS (Estimated)
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I have paid after I have made all payments as scheduled.
5.75%	\$143.75	\$2500.00	\$2643.75

My payment schedule will be:

Number of Payments (Estimated)	Amount of Payments (Estimated)	When Payments are Due (Estimated)
1	\$2643.75	01/14/2004

This note has a demand feature. This note is payable on the occurrence of certain events. These events are stated above. Most loans will have a term in excess of one year. If the term exceeds 1 year, all finance charges will increase at a rate of 5.75% compounded annually on the balance. SECURITY: Without notice to me, You will take a lien on my home.

PREPAYMENT: There is no prepayment penalty and any amount may be prepaid at any time. Upon prepayment, I will not be entitled to a refund of any part of the finance charge because the finance charge is taken only after it is earned.

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INSURANCE: Credit life and credit liability insurance are not required and will not be provided by WHEDA. Fire and extended casualty insurance is required throughout the term of this loan. If I fail to renew my fire and extended casualty insurance coverage, WHEDA, in its sole discretion, may renew the insurance coverage. If WHEDA pays the insurance premium, the amount paid will be added to your current balance due and accrue interest at the note rate.

If the home is located in a designated flood plain, or if a later determination places the home in a designated flood plain adequate flood insurance is also required. PROPERTY INSURANCE MAY BE OBTAINED FROM ANY INSURANCE CARRIER ACCEPTABLE TO WHEDA.

AMOUNT FINANCED: The amount financed on the above loan is the amount of the loan as stated above, and since there are no charges included in the amount of this loan which must be paid to WHEDA, the amount of credit actually available for use is the amount of loan stated above.

NOTICE TO CUSTOMER

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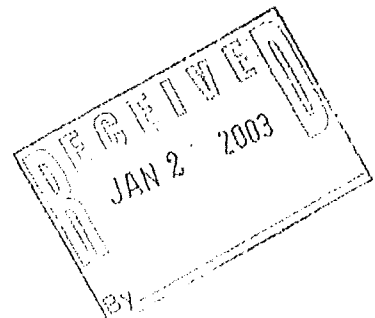
C. YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.

D. YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT.

By signing below, I acknowledge that I have read the front and reverse sides of this note including disclosures and I intend to be legally bound by the terms and conditions. I acknowledge receiving a completed copy of this note including disclosures.

Participant's Signature X <i>Angeline Dowin</i>	Date 1-17-03
Participant's Spouse's Signature X	Date
Co-Borrower's Signature X	Date
Co-Borrower's Signature X	Date

IF THE ORIGINAL OF THIS INSTRUMENT IS NOT PROPERLY SIGNED, DATED AND RECEIVED BY WHEDA WITHIN 15 DAYS OF THE APPROVAL DATE, YOUR LOAN APPROVAL WILL BE CANCELED.



Creditor:
 Wisconsin Housing and
 Economic Development Authority
 PO Box 1728
 Madison WI 53701-1728
 1-800-755-7835

Approval Date: February 21, 2002
 Name: ANGELINE DAVIS
 Address: 2457 S 63RD ST
 WEST ALLIS WI 53219

Promissory Note

Definitions of Terms: For purposes of this instruction, "I," "Me," and "my" means each and all of those who sign. "You" means The Wisconsin Housing and Economic Development Authority (WHEDA).

For value received, I promise to pay to you and your order the sum of \$2500.00 with interest at a rate of 6.50% compounded annually on the unpaid balance. This note is due and payable and my loan is required to be repaid upon the occurrence of any of the following events:

- a. Upon transfer of my home, except:
 - (1) if my total ownership interest in the home is transferred to one or more co-owners residing in the home, and
 - (2) if You approve a co-owner assuming my loan. NOTE: The request to assume the loan(s) must be made within 30 days of the transfer.
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- c. Upon death of the last surviving co-owner who owns the home.
- d. Upon condemnation or involuntary conversion of the home.
- e. If I, my spouse, or co-owner/occupant makes a false statement on the application or in any other way.
- f. Upon the failure to meet the eligibility requirements under Section 234.625, Wisconsin Statutes.
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FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT

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ANNUAL PERCENTAGE RATE	FINANCE CHARGE (Estimated)	AMOUNT FINANCED	TOTAL OF PAYMENTS (Estimated)
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I have paid after I have made all payments as scheduled.
6.50%	\$162.50	\$2500.00	\$2662.50

My payment schedule will be:

Number of Payments (Estimated)	Amount of Payments (Estimated)	When Payments are Due (Estimated)
1	\$2662.50	02/21/2003

This note has a demand feature. This note is payable on the occurrence of certain events. These events are stated above. Most loans will have a term in excess of one year. If the term exceeds 1 year, all finance charges will increase at a rate of 6.50% compounded annually on the balance. SECURITY: Without notice to me, You will take a lien on my home.

PREPAYMENT: There is no prepayment penalty and any amount may be prepaid at any time. Upon prepayment, I will not be entitled to a refund of any part of the finance charge because the finance charge is taken only after it is earned.

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any outstanding loans on the original terms.

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AMOUNT FINANCED: The amount financed on the above loan is the amount of the loan as stated above, and since there are no charges included in the amount of this loan which must be paid to WHEDA, the amount of credit actually available for use is the amount of loan stated above.

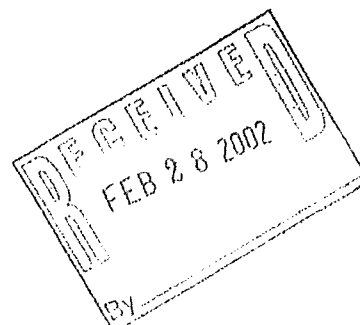
NOTICE TO CUSTOMER

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- B. DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES.
- C. YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.
- D. YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT.

By signing below, I acknowledge that I have read the front and reverse sides of this note including disclosures and I intend to be legally bound by the terms and conditions. I acknowledge receiving a completed copy of this note including disclosures.

Participant's Signature X <i>Angeline Davis</i>	Date X 2-23-02
Participant's Spouse's Signature X	Date
Co-Borrower's Signature X	Date
Co-Borrower's Signature X	Date

IF THE ORIGINAL OF THIS INSTRUMENT IS NOT PROPERLY SIGNED, DATED AND RECEIVED BY WHEDA WITHIN 15 DAYS OF THE APPROVAL DATE, YOUR LOAN APPROVAL WILL BE CANCELED.



Creditor:
 Wisconsin Housing and
 Economic Development Authority
 PO Box 1728
 Madison WI 53701-1728
 1-800-755-7835

Approval Date: March 19, 2001
 Name: ANGELINE DAVIS
 Address: 2457 S 63RD ST
 WEST ALLIS WI 53219

Promissory Note

Definitions of Terms: For purposes of this instruction, "I," "Me," and "my" means each and all of those who sign. "You" means The Wisconsin Housing and Economic Development Authority (WHEDA).

For value received, I promise to pay to you and your order the sum of \$2500.00 with interest at a rate of 9.50% compounded annually on the unpaid balance. This note is due and payable and my loan is required to be repaid upon the occurrence of any of the following events:

- a. Upon transfer of my home, except:
 - (1) if my total ownership interest in the home is transferred to one or more co-owners residing in the home, and
 - (2) if You approve a co-owner assuming my loan. NOTE: The request to assume the loan(s) must be made within 30 days of the transfer.
- b. Upon death, if I was the sole owner.
- c. Upon death of the last surviving co-owner who owns the home.
- d. Upon condemnation or involuntary conversion of the home.
- e. If I, my spouse, or co-owner/occupant makes a false statement on the application or in any other way.
- f. Upon the failure to meet the eligibility requirements under Section 234.625, Wisconsin Statutes.
- g. Upon my failure to limit outstanding liens and judgements on my home, to 33% or less, if I have no outstanding Property Tax Deferral loans (PTDL) or WHEDA rehabilitation loans, or 50% or less if I have outstanding PTDL and/or WHEDA rehabilitation loans.

I or a co-owner who has assumed my loan(s), or the personal representative for the estate of either, shall notify You within 30 days of the occurrence of any of the above events and shall make arrangements with You to promptly pay the loan.

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT

All disclosures are based upon an assumption that the term of the loan is one year from the date of the loan.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE (Estimated)	AMOUNT FINANCED	TOTAL OF PAYMENTS (Estimated)
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I have paid after I have made all payments as scheduled.
9.50%	\$237.50	\$2500.00	\$2737.50

My payment schedule will be:

Number of Payments (Estimated)	Amount of Payments (Estimated)	When Payments are Due (Estimated)
1	\$2737.50	03/19/2002

This note has a demand feature. This note is payable on the occurrence of certain events. These events are stated above. Most loans will have a term in excess of one year. If the term exceeds 1 year, all finance charges will increase at a rate of 9.50% compounded annually on the balance. SECURITY: Without notice to me, You will take a lien on my home.

PREPAYMENT: There is no prepayment penalty and any amount may be prepaid at any time. Upon prepayment, I will not be entitled to a refund of any part of the finance charge because the finance charge is taken only after it is earned.

ASSUMPTION: If I transfer my interest in my home to a co-owner, such co-owner may, under certain conditions, assume

any outstanding loans on the original terms.

See the contract documents and statutes for additional information about nonpayment, default, and any required payment in full before the scheduled date.

INSURANCE: Credit life and credit liability insurance are not required and will not be provided by WHEDA. Fire and extended casualty insurance is required throughout the term of this loan. If I fail to renew my fire and extended casualty insurance coverage, WHEDA, in its sole discretion, may renew the insurance coverage. If WHEDA pays the insurance premium, the amount paid will be added to your current balance due and accrue interest at the note rate.

If the home is located in a designated flood plain, or if a later determination places the home in a designated flood plain adequate flood insurance is also required. PROPERTY INSURANCE MAY BE OBTAINED FROM ANY INSURANCE CARRIER ACCEPTABLE TO WHEDA.

AMOUNT FINANCED: The amount financed on the above loan is the amount of the loan as stated above, and since there are no charges included in the amount of this loan which must be paid to WHEDA, the amount of credit actually available for use is the amount of loan stated above.

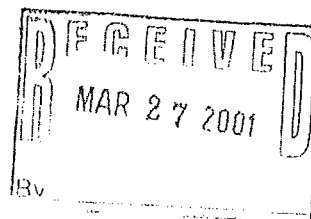
NOTICE TO CUSTOMER

- A. DO NOT SIGN THIS BEFORE YOU READ THE WRITING ON THE REVERSE SIDE. EVEN IF OTHERWISE ADVISED.
- B. DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES.
- C. YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.
- D. YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT.

By signing below, I acknowledge that I have read the front and reverse sides of this note including disclosures and I intend to be legally bound by the terms and conditions. I acknowledge receiving a completed copy of this note including disclosures.

Participant's Signature X <i>Angeline Davis</i>	Date 3-20-01
Participant's Spouse's Signature X	Date
Co-Borrower's Signature X	Date
Co-Borrower's Signature X	Date

IF THE ORIGINAL OF THIS INSTRUMENT IS NOT PROPERLY SIGNED, DATED AND RECEIVED BY WHEDA WITHIN 15 DAYS OF THE APPROVAL DATE, YOUR LOAN APPROVAL WILL BE CANCELED.



Creditor:
 Wisconsin Housing and
 Economic Development Authority
 PO Box 1728
 Madison WI 53701-1728
 1-800-755-7835

Approval Date: February 8, 2000
 Name: ANGELINE DAVIS
 Address: 2457 S 63RD ST
 WEST ALLIS WI 53219

Promissory Note

Definitions of Terms: For purposes of this instruction, "I," "Me," and "my" means each and all of those who sign. "You" means The Wisconsin Housing and Economic Development Authority (WHEDA).

For value received, I promise to pay to you and your order the sum of \$2500.00 with interest at a rate of 9.25% compounded annually on the unpaid balance. This note is due and payable and my loan is required to be repaid upon the occurrence of any of the following events:

- a. Upon transfer of my home, except:
 - (1) if my total ownership interest in the home is transferred to one or more co-owners residing in the home, and
 - (2) if You approve a co-owner assuming my loan. NOTE: The request to assume the loan(s) must be made within 30 days of the transfer.
- b. Upon death, if I was the sole owner.
- c. Upon death of the last surviving co-owner who owns the home.
- d. Upon condemnation or involuntary conversion of the home.
- e. If I, my spouse, or co-owner/occupant makes a false statement on the application or in any other way.
- f. Upon the failure to meet the eligibility requirements under Section 234.625, Wisconsin Statutes.
- g. Upon my failure to limit outstanding liens and judgements on my home, to 33% or less, if I have no outstanding Property Tax Deferral loans (PTDL) or WHEDA rehabilitation loans, or 50% or less if I have outstanding PTDL and/or WHEDA rehabilitation loans.

I or a co-owner who has assumed my loan(s), or the personal representative for the estate of either, shall notify You within 30 days of the occurrence of any of the above events and shall make arrangements with You to promptly pay the loan.

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT

All disclosures are based upon an assumption that the term of the loan is one year from the date of the loan.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE (Estimated)	AMOUNT FINANCED	TOTAL OF PAYMENTS (Estimated)
The cost of my credit as a yearly rate. 9.25%	The dollar amount the credit will cost me. \$231.25	The amount of credit provided to me or on my behalf. \$2500.00	The amount I have paid after I have made all payments as scheduled. \$2731.25

My payment schedule will be:

Number of Payments (Estimated)	Amount of Payments (Estimated)	When Payments are Due (Estimated)
1	\$2731.25	02/08/2001

This note has a demand feature. This note is payable on the occurrence of certain events. These events are stated above. Most loans will have a term in excess of one year. If the term exceeds 1 year, all finance charges will increase at a rate of 9.25% compounded annually on the balance. SECURITY: Without notice to me, You will take a lien on my home.

PREPAYMENT: There is no prepayment penalty and any amount may be prepaid at any time. Upon prepayment, I will not be entitled to a refund of any part of the finance charge because the finance charge is taken only after it is earned.

ASSUMPTION: If I transfer my interest in my home to a co-owner, such co-owner may, under certain conditions, assume

any outstanding loans on the original terms.

See the contract documents and statutes for additional information about nonpayment, default, and any required payment in full before the scheduled date.

INSURANCE: Credit life and credit liability insurance are not required and will not be provided by WHEDA. Fire and extended casualty insurance is required throughout the term of this loan. If I fail to renew my fire and extended casualty insurance coverage, WHEDA, in its sole discretion, may renew the insurance coverage. If WHEDA pays the insurance premium, the amount paid will be added to your current balance due and accrue interest at the note rate.

If the home is located in a designated flood plain, or if a later determination places the home in a designated flood plain adequate flood insurance is also required. PROPERTY INSURANCE MAY BE OBTAINED FROM ANY INSURANCE CARRIER ACCEPTABLE TO WHEDA.

AMOUNT FINANCED: The amount financed on the above loan is the amount of the loan as stated above, and since there are no charges included in the amount of this loan which must be paid to WHEDA, the amount of credit actually available for use is the amount of loan stated above.

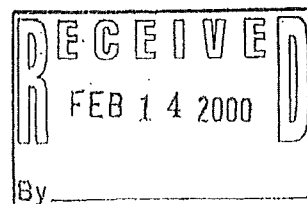
NOTICE TO CUSTOMER

- A. DO NOT SIGN THIS BEFORE YOU READ THE WRITING ON THE REVERSE SIDE. EVEN IF OTHERWISE ADVISED.
- B. DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES.
- C. YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.
- D. YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT.

By signing below, I acknowledge that I have read the front and reverse sides of this note including disclosures and I intend to be legally bound by the terms and conditions. I acknowledge receiving a completed copy of this note including disclosures.

Participant's Signature X <i>Angeline Davis</i>	Date <i>Feb 11-2000</i>
Participant's Spouse's Signature X	Date
Co-Borrower's Signature X	Date
Co-Borrower's Signature X	Date

IF THE ORIGINAL OF THIS INSTRUMENT IS NOT PROPERLY SIGNED, DATED AND RECEIVED BY WHEDA WITHIN 15 DAYS OF THE APPROVAL DATE, YOUR LOAN APPROVAL WILL BE CANCELED.



Creditor:
 Wisconsin Housing and
 Economic Development Authority
 PO Box 1728
 Madison WI 53701-1728
 1-800-755-7835

Approval Date: January 11, 1999
 Name: ANGELINE DAVIS
 Address: 2457 S 63RD ST
 WEST ALLIS WI 53219

Promissory Note

Definitions of Terms: For purposes of this instruction, "I," "Me," and "my" means each and all of those who sign. "You" means The Wisconsin Housing and Economic Development Authority (WHEDA).

For value received, I promise to pay to you and your order the sum of \$2286.97 with interest at a rate of 9.25% compounded annually on the unpaid balance. This note is due and payable and my loan is required to be repaid upon the occurrence of any of the following events:

- a. Upon transfer of my home, except:
 - (1) if my total ownership interest in the home is transferred to one or more co-owners residing in the home, and
 - (2) if You approve a co-owner assuming my loan. NOTE: The request to assume the loan(s) must be made within 30 days of the transfer.
- b. Upon death, if I was the sole owner.
- c. Upon death of the last surviving co-owner who owns the home.
- d. Upon condemnation or involuntary conversion of the home.
- e. If I, my spouse, or co-owner/occupant makes a false statement on the application or in any other way.
- f. Upon the failure to meet the eligibility requirements under Section 234.625, Wisconsin Statutes.
- g. Upon my failure to limit outstanding liens and judgements on my home, to 33% or less, if I have no outstanding Property Tax Deferral loans (PTDL) or WHEDA rehabilitation loans, or 50% or less if I have outstanding PTDL and/or WHEDA rehabilitation loans.

I or a co-owner who has assumed my loan(s), or the personal representative for the estate of either, shall notify You within 30 days of the occurrence of any of the above events and shall make arrangements with You to promptly pay the loan.

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT

All disclosures are based upon an assumption that the term of the loan is one year from the date of the loan.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE (Estimated)	AMOUNT FINANCED	TOTAL OF PAYMENTS (Estimated)
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I have paid after I have made all payments as scheduled.
9.25%	\$211.54	\$2286.97	\$2498.51

My payment schedule will be:

Number of Payments (Estimated)	Amount of Payments (Estimated)	When Payments are Due (Estimated)
1	\$2498.51	01/11/2000

This note has a demand feature. This note is payable on the occurrence of certain events. These events are stated above. Most loans will have a term in excess of one year. If the term exceeds 1 year, all finance charges will increase at a rate of 9.25% compounded annually on the balance. SECURITY: Without notice to me, You will take a lien on my home.

PREPAYMENT: There is no prepayment penalty and any amount may be prepaid at any time. Upon prepayment, I will not be entitled to a refund of any part of the finance charge because the finance charge is taken only after it is earned.

ASSUMPTION: If I transfer my interest in my home to a co-owner, such co-owner may, under certain conditions, assume

any outstanding loans on the original terms.

See the contract documents and statutes for additional information about nonpayment, default, and any required payment in full before the scheduled date.

INSURANCE: Credit life and credit liability insurance are not required and will not be provided by WHEDA. Fire and extended casualty insurance is required throughout the term of this loan. If I fail to renew my fire and extended casualty insurance coverage, WHEDA, in its sole discretion, may renew the insurance coverage. If WHEDA pays the insurance premium, the amount paid will be added to your current balance due and accrue interest at the note rate.

If the home is located in a designated flood plain, or if a later determination places the home in a designated flood plain adequate flood insurance is also required. PROPERTY INSURANCE MAY BE OBTAINED FROM ANY INSURANCE CARRIER ACCEPTABLE TO WHEDA.

AMOUNT FINANCED: The amount financed on the above loan is the amount of the loan as stated above, and since there are no charges included in the amount of this loan which must be paid to WHEDA, the amount of credit actually available for use is the amount of loan stated above.

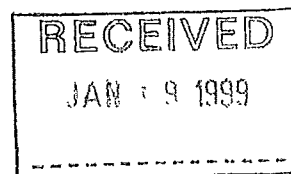
NOTICE TO CUSTOMER

- A. DO NOT SIGN THIS BEFORE YOU READ THE WRITING ON THE REVERSE SIDE. EVEN IF OTHERWISE ADVISED.
- B. DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES.
- C. YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.
- D. YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT.

By signing below, I acknowledge that I have read the front and reverse sides of this note including disclosures and I intend to be legally bound by the terms and conditions. I acknowledge receiving a completed copy of this note including disclosures.

Participant's Signature X <i>Angeline Davis</i>	Date <i>Jan. 15, 1999</i>
Participant's Spouse's Signature X	Date
Co-Borrower's Signature X	Date
Co-Borrower's Signature X	Date

IF THE ORIGINAL OF THIS INSTRUMENT IS NOT PROPERLY SIGNED, DATED AND RECEIVED BY WHEDA WITHIN 15 DAYS OF THE APPROVAL DATE, YOUR LOAN APPROVAL WILL BE CANCELED.



Creditor:
 Wisconsin Housing and
 Economic Development Authority
 PO Box 1728
 Madison WI 53701-1728
 1-800-755-7835

Approval Date: February 19, 1998
 Name: ANGELINE DAVIS
 Address: 2457 S 63RD ST
 WEST ALLIS WI 53219

Promissory Note

Definitions of Terms: For purposes of this instruction, "I," "Me," and "my" means each and all of those who sign. "You" means The Wisconsin Housing and Economic Development Authority (WHEDA).

For value received, I promise to pay to you and your order the sum of \$2053.62 with interest at a rate of 9.50% compounded annually on the unpaid balance. This note is due and payable and my loan is required to be repaid upon the occurrence of any of the following events:

- a. Upon transfer of my home, except:
 - (1) if my total ownership interest in the home is transferred to one or more co-owners residing in the home, and
 - (2) if You approve a co-owner assuming my loan. NOTE: The request to assume the loan(s) must be made within 30 days of the transfer.
- b. Upon death, if I was the sole owner.
- c. Upon death of the last surviving co-owner who owns the home.
- d. Upon condemnation or involuntary conversion of the home.
- e. If I, my spouse, or co-owner/occupant makes a false statement on the application or in any other way.
- f. Upon the failure to meet the eligibility requirements under Section 234.625, Wisconsin Statutes.
- g. Upon my failure to limit outstanding liens and judgements on my home, to 33% or less, if I have no outstanding Property Tax Deferral loans (PTDL) or WHEDA rehabilitation loans, or 50% or less if I have outstanding PTDL and/or WHEDA rehabilitation loans.

I or a co-owner who has assumed my loan(s), or the personal representative for the estate of either, shall notify You within 30 days of the occurrence of any of the above events and shall make arrangements with You to promptly pay the loan.

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT

All disclosures are based upon an assumption that the term of the loan is one year from the date of the loan.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE (Estimated)	AMOUNT FINANCED	TOTAL OF PAYMENTS (Estimated)
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I have paid after I have made all payments as scheduled.
9.50%	\$195.09	\$2053.62	\$2248.71

My payment schedule will be:

Number of Payments (Estimated)	Amount of Payments (Estimated)	When Payments are Due (Estimated)
1	\$2248.71	02/19/1999

This note has a demand feature. This note is payable on the occurrence of certain events. These events are stated above. Most loans will have a term in excess of one year. If the term exceeds 1 year, all finance charges will increase at a rate of 9.50% compounded annually on the balance. SECURITY: Without notice to me, You will take a lien on my home.

PREPAYMENT: There is no prepayment penalty and any amount may be prepaid at any time. Upon prepayment, I will not be entitled to a refund of any part of the finance charge because the finance charge is taken only after it is earned.

ASSUMPTION: If I transfer my interest in my home to a co-owner, such co-owner may, under certain conditions, assume any outstanding loans on the original terms.

See the contract documents and statutes for additional information about nonpayment, default, and any required payment in full before the scheduled date.

INSURANCE: Credit life and credit liability insurance are not required and will not be provided by WHEDA. Fire and extended casualty insurance is required throughout the term of this loan. If I fail to renew my fire and extended casualty insurance coverage, WHEDA, in its sole discretion, may renew the insurance coverage. If WHEDA pays the insurance premium, the amount paid will be added to your current balance due and accrue interest at the note rate.

If the home is located in a designated flood plain, or if a later determination places the home in a designated flood plain adequate flood insurance is also required. PROPERTY INSURANCE MAY BE OBTAINED FROM ANY INSURANCE CARRIER ACCEPTABLE TO WHEDA.

AMOUNT FINANCED: The amount financed on the above loan is the amount of the loan as stated above, and since there are no charges included in the amount of this loan which must be paid to WHEDA, the amount of credit actually available for use is the amount of loan stated above.

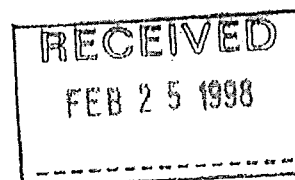
NOTICE TO CUSTOMER

- A. DO NOT SIGN THIS BEFORE YOU READ THE WRITING ON THE REVERSE SIDE. EVEN IF OTHERWISE ADVISED.
- B. DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES.
- C. YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.
- D. YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT.

By signing below, I acknowledge that I have read the front and reverse sides of this note including disclosures and I intend to be legally bound by the terms and conditions. I acknowledge receiving a completed copy of this note including disclosures.

Participant's Signature X <i>Angeline Davis</i>	Date <i>Feb. 24, 1998</i>
Participant's Spouse's Signature X	Date
Co-Borrower's Signature X	Date
Co-Borrower's Signature X	Date

IF THE ORIGINAL OF THIS INSTRUMENT IS NOT PROPERLY SIGNED, DATED AND RECEIVED BY WHEDA WITHIN 15 DAYS OF THE APPROVAL DATE, YOUR LOAN APPROVAL WILL BE CANCELED.



Creditor:
 Wisconsin Housing and
 Economic Development Authority
 PO Box 1728
 Madison WI 53701-1728
 1-800-755-7835

Approval Date: March 5, 1997
 Name: ANGELINE DAVIS
 Address: 2457 S 63RD ST
 WEST ALLIS WI 53219

Promissory Note

Definitions of Terms: For purposes of this instruction, "I," "Me," and "my" means each and all of those who sign. "You" means The Wisconsin Housing and Economic Development Authority (WHEDA).

For value received, I promise to pay to you and your order the sum of \$2245.25 with interest at a rate of 9.25% compounded annually on the unpaid balance. This note is due and payable and my loan is required to be repaid upon the occurrence of any of the following events:

- a. Upon transfer of my home, except:
 - (1) if my total ownership interest in the home is transferred to one or more co-owners residing in the home, and
 - (2) if You approve a co-owner assuming my loan. NOTE: The request to assume the loan(s) must be made within 30 days of the transfer.
- b. Upon death, if I was the sole owner.
- c. Upon death of the last surviving co-owner who owns the home.
- d. Upon condemnation or involuntary conversion of the home.
- e. If I, my spouse, or co-owner/occupant makes a false statement on the application or in any other way.
- f. Upon the failure to meet the eligibility requirements under Section 234.625, Wisconsin Statutes.
- g. Upon my failure to limit outstanding liens and judgements on my home, to 33% or less, if I have no outstanding Property Tax Deferral loans (PTDL) or WHEDA rehabilitation loans, or 50% or less if I have outstanding PTDL and/or WHEDA rehabilitation loans.

I or a co-owner who has assumed my loan(s), or the personal representative for the estate of either, shall notify You within 30 days of the occurrence of any of the above events and shall make arrangements with You to promptly pay the loan.

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT

All disclosures are based upon an assumption that the term of the loan is one year from the date of the loan.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE (Estimated)	AMOUNT FINANCED	TOTAL OF PAYMENTS (Estimated)
The cost of my credit as a yearly rate. 9.25%	The dollar amount the credit will cost me. \$207.69	The amount of credit provided to me or on my behalf. \$2245.25	The amount I have paid after I have made all payments as scheduled. \$2452.94

My payment schedule will be:

Number of Payments (Estimated)	Amount of Payments (Estimated)	When Payments are Due (Estimated)
1	\$2452.94	03/05/1998

This note has a demand feature. This note is payable on the occurrence of certain events. These events are stated above. Most loans will have a term in excess of one year. If the term exceeds 1 year, all finance charges will increase at a rate of 9.25% compounded annually on the balance. SECURITY: Without notice to me, You will take a lien on my home.

EXHIBIT
 MAR 1
 1998

Creditor:
 Wisconsin Housing and
 Economic Development Authority
 PO Box 1728
 Madison WI 53701-1728
 1-800-755-7835

Approval Date: April 1, 1996
 Name: ANGELINE DAVIS
 Address: 2457 S 63RD ST
 WEST ALLIS WI 53219

Promissory Note

Definitions of Terms: For purposes of this instruction, "I," "Me," and "my" means each and all of those who sign. "You" means The Wisconsin Housing and Economic Development Authority (WHEDA).

For value received, I promise to pay to you and your order the sum of \$2391.47 with interest at a rate of 9.75% compounded annually on the unpaid balance. This note is due and payable and my loan is required to be repaid upon the occurrence of any of the following events:

- a. Upon transfer of my home, except:
 - (1) If my total ownership interest in the home is transferred to one or more co-owners residing in the home, and
 - (2) If You approve a co-owner assuming my loan. NOTE: The request to assume the loan(s) must be made within 30 days of the transfer.
- b. Upon death, if I was the sole owner.
- c. Upon death of the last surviving co-owner who owns the home.
- d. Upon condemnation or involuntary conversion of the home.
- e. If I, my spouse, or co-owner/occupant makes a false statement on the application or in any other way.
- f. Upon the failure to meet the eligibility requirements under Section 234.625, Wisconsin Statutes.
- g. Upon my failure to limit outstanding liens and judgements on my home, to 33% or less, if I have no outstanding Property Tax Deferral loans (PTDL) or WHEDA rehabilitation loans, or 50% or less if I have outstanding PTDL and/or WHEDA rehabilitation loans.

I or a co-owner who has assumed my loan(s), or the personal representative for the estate of either, shall notify You within 30 days of the occurrence of any of the above events and shall make arrangements with You to promptly pay the loan.

FEDERAL TRUTH IN LENDING DISCLOSURE STATEMENT

All disclosures are based upon an assumption that the term of the loan is one year from the date of the loan.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE (Estimated)	AMOUNT FINANCED	TOTAL OF PAYMENTS (Estimated)
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I have paid after I have made all payments as scheduled.
9.75%	\$233.17	\$2391.47	\$2624.64

My payment schedule will be:

Number of Payments (Estimated)	Amount of Payments (Estimated)	When Payments are Due (Estimated)
1	\$2624.64	04/01/1997

This note has a demand feature. This note is payable on the occurrence of certain events. These events are stated above. Most loans will have a term in excess of one year. If the term exceeds 1 year, all finance charges will increase at a rate of 9.75% compounded annually on the balance. SECURITY: Without notice to me, You will take a lien on my home.

REGISTERED
 APR 15 1996

PREPAYMENT: There is no prepayment penalty and any amount may be prepaid at any time. Upon prepayment, I will not be entitled to a refund of any part of the finance charge because the finance charge is taken only after it is earned.

ASSUMPTION: If I transfer my interest in my home to a co-owner, such co-owner may, under certain conditions, assume any outstanding loans on the original terms.

See the contract documents and statutes for additional information about nonpayment, default, and any required payment in full before the scheduled date.

INSURANCE: Credit life and credit liability insurance are not required and will not be provided by WHEDA. Fire and extended casualty insurance is required throughout the term of this loan. If I fail to renew my fire and extended casualty insurance coverage, WHEDA, in its sole discretion, may renew the insurance coverage. If WHEDA pays the insurance premium, the amount paid will be added to your current balance due and accrue interest at the note rate.

If the home is located in a designated flood plain, or if a later determination places the home in a designated flood plain adequate flood insurance is also required. PROPERTY INSURANCE MAY BE OBTAINED FROM ANY INSURANCE CARRIER ACCEPTABLE TO WHEDA.

AMOUNT FINANCED: The amount financed on the above loan is the amount of the loan as stated above, and since there are no charges included in the amount of this loan which must be paid to WHEDA, the amount of credit actually available for use is the amount of loan stated above.

NOTICE TO CUSTOMER

- A. DO NOT SIGN THIS BEFORE YOU READ THE WRITING ON THE REVERSE SIDE. EVEN IF OTHERWISE ADVISED.
- B. DO NOT SIGN THIS IF IT CONTAINS ANY BLANK SPACES.
- C. YOU ARE ENTITLED TO AN EXACT COPY OF ANY AGREEMENT YOU SIGN.
- D. YOU HAVE THE RIGHT AT ANY TIME TO PAY IN ADVANCE THE UNPAID BALANCE DUE UNDER THIS AGREEMENT.

By signing below, I acknowledge that I have read the front and reverse sides of this note including disclosures and I intend to be legally bound by the terms and conditions. I acknowledge receiving a completed copy of this note including disclosures.

Participant's Signature X <i>(Signature)</i>	Date 4-10-96
Participant's Spouse's Signature X	Date
Co-Borrower's Signature X	Date
Co-Borrower's Signature X	Date


IF THE ORIGINAL OF THIS INSTRUMENT IS NOT PROPERLY SIGNED, DATED AND RECEIVED BY WHEDA WITHIN 15 DAYS OF THE APPROVAL DATE, YOUR LOAN APPROVAL WILL BE CANCELED.

TAX DEFERRAL LIEN

REEL 3802 IMAGE 1257

When recorded mail to:

Property Tax Deferral Loan Program
 Wisconsin Housing and Economic
 Development Authority
 PO Box 1728
 Madison WI 53701-1728

WHEDA Loan Number


7218638

REGISTER'S OFFICE }
 Milwaukee County, WI } SS
RECORDED AT _____

8 00 AM

MAY 20 1996
 REEL 3802 IMAGE 1257

Walter Buehler REGISTER OF DEEDS

This space reserved for recording

**NOTICE OF LIEN FOR
 PROPERTY TAX DEFERRAL LOAN(S)
 SECTION 234.625(9), WISCONSIN STATUTES**

7218638

RECORD .00

Legal Description
 THE EAST 80 FT OF LOTS 14 AND 15, IN BLOCK 6, IN LINCOLN
 HEIGHTS, BEING A SUBDIVISION OF A PART OF THE NE 1/4 OF
 SECTION 10, IN TOWNSHIP 6 NORTH, RANGE 21 EAST, IN THE
 CITY OF WEST ALLIS, COUNTY OF MILWAUKEE TAX KEY NO.
 490-0159-6

Initial
 Loan Amount*
\$2391.47

*Plus applicable interest, fees,
 charges and subsequent loans
 under this program

Name	Street Address	City	State	Zip Code
Borrower ANGELINE DAVIS	2457 S 63RD ST	WEST ALLIS	WI	53219
Co-owner/Spouse			WI	
Co-owner			WI	

The Wisconsin Housing and Economic Development Authority (WHEDA) by its duly authorized agent or representative does hereby certify that a loan for property taxes has been made by WHEDA on behalf of the Borrower/Co-owner(s) with respect to the herein described home; and therefore, there is a lien in favor of WHEDA pursuant to Section 234.625(9), Wisconsin Statutes to secure payment of all sums paid or owing thereunder, including all amounts loaned under the property tax deferral loan program subsequent to the initial loan, and including continuing amounts drawn pursuant to Sections 234.624 and 234.625(1), Wisconsin Statutes, if any, together with all applicable interest, fees and charges, which lien shall attach to the herein described home until payment in full of all loans and applicable interest, fees and charges, and until release and discharge thereof by WHEDA.

Dated on May 6, 1996.

WISCONSIN HOUSING AND ECONOMIC
 DEVELOPMENT AUTHORITY

STATE OF WISCONSIN)
)SS
 COUNTY OF DANE)

BY *Arlene Norris*
 Arlene Norris, Manager
 Credit

Personally came before me on May 6, 1996, the above named Arlene Norris, Manager, Credit to me known to be the same person who executed the foregoing document and acknowledged the same.

Kathie Gross
 Kathie Gross
 Notary Public, County of Dane, Wisconsin
 My Commission Expires: June 9, 1996

MC