Appendix 1

Amortization Schedule									Application of Gift 13 Payments	
Payment Number[1]	Date	Principal	Interest[2]	Taxes	Insurance	Escrow Fee	Total Payment Due	Principal Balance[3]	Total Paid[4]	Cumulative Overpayment/ Arrearage[5]
								$ 18,324.50		
Payment	**05/31/99**								**$ 331.30**	
Payment	**06/30/99**								**$ 331.30**	
55	Jul-99	$ 112.95	$ 137.43	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 18,211.55		$ 353.31
Payment	**07/31/99**								**$ 331.30**	
56	Aug-99	$ 113.79	$ 136.59	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 18,097.76		$ 375.32
Trustee Adjustment	**08/11/99**								**$ 364.00**	
Payment	**08/31/99**								**$ 331.30**	
57	Sep-99	$ 114.65	$ 135.73	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 17,983.11		$ 761.33
Payment	**09/30/99**								**$ 186.74**	
58	Oct-99	$ 115.51	$ 134.87	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 17,867.60		$ 638.78
Payment	**10/12/99**								**$ 144.56**	
59	Nov-99	$ 116.37	$ 134.01	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 17,751.23		$ 474.05
Payment	**11/30/99**								**$ 319.75**	
60	Dec-99	$ 117.25	$ 133.13	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 17,633.98		$ 484.51
61	Jan-00	$ 118.13	$ 132.25	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 17,515.85		$ 175.22
Payment	**1/30/00**								**$ 319.75**	
62	Feb-00	$ 119.01	$ 131.37	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 17,396.84		$ 185.68
Payment	**2/29/00**								**$ 319.75**	
63	Mar-00	$ 119.90	$ 130.48	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 17,276.94		$ 196.14
Payment	**3/31/00**								**$ 320.04**	
64	Apr-00	$ 120.80	$ 129.58	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 17,156.14		$ 206.89
Payment	**4/30/00**								**$ 338.10**	
65	May-00	$ 121.71	$ 128.67	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 17,034.43		$ 235.70
Payment	**5/31/00**								**$ 322.73**	
66	Jun-00	$ 122.62	$ 127.76	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 16,911.81		$ 249.14
Payment	**6/30/00**								**$ 341.25**	
67	Jul-00	$ 123.54	$ 126.84	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 16,788.27		$ 281.10
68	Aug-00	$ 124.47	$ 125.91	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 16,663.80		$ (28.19)
Payment	**8/31/00**								**$ 560.62**	
69	Sep-00	$ 125.40	$ 124.98	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 16,538.40		$ 223.14
Payment	**9/30/00**								**$ 292.51**	

Appendix 1

Payment Number[1]	Date	Principal	Interest[2]	Taxes	Insurance	Escrow Fee	Total Payment Due	Principal Balance[3]	Total Paid[4]	Cumulative Overpayment/ Arrearage[5]
70	Oct-00	$ 126.34	$ 124.04	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 16,412.06		$ 206.36
71	Nov-00	$ 127.29	$ 123.09	$ 29.82	$ 19.09	$ 10.00	$ 309.29	$ 16,284.77		$ (102.93)
Payment	**11/30/00**								**$ 667.40**	
72	Dec-00	$ 128.24	$ 122.14	$ 29.82	$ 19.09	$ 10.00	$ 309.29	**$ 16,156.53**		$ 255.18
73	Jan-01	$ 130.24	$ 148.10	$ 29.82	$ 19.10	$ 10.00	$ 337.26	$ 16,026.29		$ (82.08)
Payment	**1/31/01**								**$ 629.80**	
74	Feb-01	$ 131.43	$ 146.91	$ 29.82	$ 19.10	$ 10.00	$ 337.26	$ 15,894.86		$ 210.46
75	Mar-01	$ 132.64	$ 145.70	$ 29.82	$ 19.10	$ 10.00	$ 337.26	$ 15,762.22		$ (126.80)
Payment	**3/31/01**								**$ 314.90**	
76	Apr-01	$ 133.85	$ 144.49	$ 29.82	$ 19.10	$ 10.00	$ 337.26	$ 15,628.37		$ (149.16)
Payment	**4/30/01**								**$ 629.80**	
77	May-01	$ 135.08	$ 143.26	$ 29.82	$ 19.10	$ 10.00	$ 337.26	$ 15,493.29		$ 143.38
78	Jun-01	$ 136.32	$ 142.02	$ 29.82	$ 19.10	$ 10.00	$ 337.26	$ 15,356.97		$ (193.88)
Payment	**6/30/01**								**$ 329.00**	
79	Jul-01	$ 137.57	$ 140.77	$ 29.82	$ 19.10	$ 10.00	$ 337.26	$ 15,219.40		$ (202.14)
80	Aug-01	$ 138.83	$ 139.51	$ 29.82	$ 19.10	$ 10.00	$ 337.26	$ 15,080.57		$ (539.40)
Payment	**8/31/01**								**$ 337.75**	
81	Sep-01	$ 140.10	$ 138.24	$ 29.82	$ 19.10	$ 10.00	$ 337.26	$ 14,940.47		$ (538.91)
Payment	**9/30/01**								**$ 337.75**	
82	Oct-01	$ 141.39	$ 136.95	$ 29.82	$ 19.10	$ 10.00	$ 337.26	$ 14,799.08		$ (538.42)
Payment	**10/31/01**								**$ 330.75**	
83	Nov-01	$ 142.68	$ 135.66	$ 29.82	$ 19.10	$ 10.00	$ 337.26	$ 14,656.40		$ (544.93)
Payment	**11/30/01**								**$ 614.25**	
84	Dec-01	$ 143.99	$ 134.35	$ 29.82	$ 19.10	$ 10.00	$ 337.26	**$ 14,512.41**		$ (267.94)
85	Jan-02	$ 155.80	$ 78.61	$ 29.82	$ 19.10	$ 10.00	$ 293.33	$ 14,356.61		$ (561.27)
86	Feb-02	$ 156.65	$ 77.76	$ 29.82	$ 19.10	$ 10.00	$ 293.33	$ 14,199.96		$ (854.60)
Payment	**2/28/02**								**$ 661.50**	
87	Mar-02	$ 157.49	$ 76.92	$ 29.82	$ 19.10	$ 10.00	$ 293.33	$ 14,042.47		$ (486.43)
Payment	**3/31/02**								**$ 283.50**	
88	Apr-02	$ 158.35	$ 76.06	$ 29.82	$ 19.10	$ 10.00	$ 293.33	$ 13,884.12		$ (496.26)
Payment	**4/30/02**								**$ 283.50**	
89	May-02	$ 159.20	$ 75.21	$ 29.82	$ 19.10	$ 10.00	$ 293.33	**$ 13,724.92**		**$ (506.09)**

Appendix 1

Calculation of Principal Balance as of June 13, 2002								
Payment Number	Date	Principal	Interest	Taxes	Insurance	Escrow Fee	Total Payment Applied	Calculation of Remaining Principal Balance
All payments listed above with the exception of payment numbers 88 and 89 were paid in full. Payment number 88 was partially paid as follows:								Balance following partial payment for April 2002 (no principal paid):
88	Apr-02		$ 21.65	$ 29.82	$ 19.10	$ 10.00	$ 80.57	$ 14,042.47
Due to the arrearage of $506.09, Debtor is behind on the following payments in the amounts listed:								No additional principal paid:
88	Apr-02	$ 158.35	$ 54.41				$ 212.76	$ -
89	May-02	$ 159.20	$ 75.21	$ 29.82	$ 19.10	$ 10.00	$ 293.33	$ -
Total Arrearage as of June 13, 2002:							**$ 506.09**	**Principal Balance:** **$ 14,042.47**

[1]The payment numbers represent those listed on the Keetons' itemized accounting beginning with payment number 55 which is the 37th payment made through the Chapter 13 plan; there were a total of 180 payments under the Contract which had a 15 year term.

[2]The applicable interest rate is as follows:

Payment Numbers:	Annual interest rate:
55-72	9.0%
73-84	11.0%
85-89	6.5%

[3]This is the principal balance as of April 30, 1999 according to the Keetons' itemized accounting, following the 36th payment of $331.30 under the Chapter 13 plan.

[4]These are the payments made to the Keetons per the Trustee's June 13, 2002 report.

[5]The application of Chapter 13 payments is applied to the amount due at the time of payment to arrive at a cumulative overpayment or arrearage; the amortization schedule is not re-amortized to reflect overpayments or underpayments. (The Keetons' itemized accounting applied payments in a similar manner).