STATE EMPLOYEES' CREDIT UNION
Apex, NORTH CAROLINA

CASHIER'S CHECK

026781

DATE: February 08, 2010

66-7704/2531

PAY
TO THE
ORDER OF CARDINAL POINT REAL ESTATE

$******3,300.00

**** THREE THOUSAND THREE HUNDRED DOLLARS AND 00 CENTS

VOID AFTER 180 DAYS

Details on back. Security Features Included.

MEMO: Randy and Judy Lucas
LP

Danielle Fox
AUTHORIZED SIGNATURE

⑈026781⑈ ⑆253177049⑆086199045O1⑈

AFFILIATED BUSINESS
ARRANGEMENT DISCLOSURE

NOTICE

To: Randy Lucas

Property: 309 MAIN ST

Loan Officer: ______________ Date: __________

Thank you for selecting AHMSI I LLC to assist in the purchase or sale of your home or other property. We look forward to serving you.

This is to give you with notice that AHMSI I LLC has a business relationship with Prospect Mortgage, LLC, as a member of Prospect Mortgage, LLC, with a "50% interest" in the Operating Division known as "Prospect Mortgage, LLC." Because of this relationship, this referral may provide AHMSI I LLC a financial or other benefit. Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider as a condition for settlement of your loan on the subject property.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

SETTLEMENT SERVICE	RANGE OF CHARGES*
Loan Origination	0-2.5 Points
Loan Document Preparation	$0 - $475
Underwriting	$0 - $495
Processing	$0 - $615
Funding	$0 - $150
Administration Fee	$0 - $185
Tax Service Fee	$0 - $65

Acknowledgment I understand that the provider of the above settlement services is Prospect Mortgage, LLC. I further understand that AHMSI I LLC may receive a financial or other benefit if I opt to obtain financing for the subject property through Prospect Mortgage, LLC.

Signature: Randy Lucas Date: 2/8/10

Printed Name: Randy Lucas

* The range of charges are for permanent First Trust Deed/First Mortgage loans for qualified borrowers. Second Trust Deed/Mortgage, sub prime, construction loans, and other non-traditional loans may exceed the above range and written disclosures of estimated fees will be provided. Equal Housing Lender. [illegible]

PROSPECT

Buyer's Initials: RL

Seller's Initials: __________