

IN THE COURT OF COMMON PLEAS
KNOX COUNTY, OHIO

FILED
KNOX COUNTY
COURT OF COMMON PLEAS

2008 SEP 15 AM 9:25

MARY JO HAWKINS
CLERK OF COURTS

FIRST KNOX NATIONAL BANK)
)
 Plaintiff,)
)
 vs.)
)
 MAURICE A. PETERSON, et al,)
)
 Defendants.)

Case No. 08FR06-0353

JUDGE EYSTER

AFFIDAVIT OF DEFENDANT
DELORES PETERSON

Delores Peterson, being duly cautioned and sworn, states the following:

1. I am one of the Defendants in this matter.
2. In 1972, my husband and I purchased the property at 26261 Cavallo Road, Danville, Ohio, that is the subject of this foreclosure action.
3. On or about June 6, 2001, my husband and I entered into a note and mortgage for the property with First Knox National Bank.
4. We have lived at the property since we purchased it 36 years ago.
5. My husband and I fell behind in our mortgage payments because my work hours were cut almost in half due to a mistake by my employer.
6. My husband, Maurice Peterson, has been off work since 1984 due to deterioration of the spine caused by a work injury. His doctors have told him he will be unable to work for the rest of his life. His doctors also told him that his disability would require that he use a wheelchair by now, but that has not yet happened.
7. I have had numerous conversations regarding our mortgage with Jennifer Weaver



at First Knox National Bank, both before and after the filing of this foreclosure action. I asked her to allow us to add any delinquent amounts to the end of our loan, but she refused. She told me that we needed to pay as much as we could to get caught up.

8. We have been doing what Jennifer told us to do. We have been making extra payments on the mortgage since May of this year.
9. On May 2, 2008, I made a payment of \$450.00 to the Plaintiff, which was \$72.41 more than the required monthly payment of \$377.59.
10. The monthly payment on our mortgage was reduced to \$282.77 on June 1, 2008 because of a change in the interest rate.
11. On July 7, 2008, I made a payment of \$400.00 to the Plaintiff, which was \$117.23 more than the required monthly payment.
12. On August 8, 2008, I made a payment of \$350.00 to the Plaintiff, which was \$67.23 more than the required monthly payment.
13. On September 5, 2008, I made a payment of \$400.00 to the Plaintiff, which was \$117.23 more than the required monthly payment.
14. The mistake that caused the reduction in my work hours was resolved in or around May of this year and my hours have been restored to what they were previously. Additionally, I recently received a raise in my employment wages.
15. My husband and I can afford to make the required monthly mortgage payment. My husband receives \$1160.00 per month in disability benefits and monthly pension. I now bring home approximately \$1200.00 per month from my

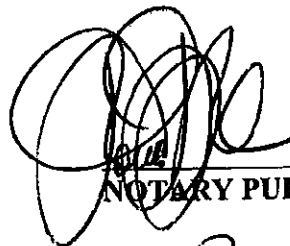
employment.

16. We would agree for Plaintiff to automatically debit our checking account with them every month in order to ensure timely payment on the mortgage.
17. We are willing and able to continue making the required monthly payment and extra payments as we have been doing the last several months, as well as to make any other necessary arrangements with Plaintiff to pay any amounts that are found to be owed, whether it be by restructuring the loan, adding payments to the end of the loan, or otherwise modifying the loan.
18. We are also working with Columbus Housing Partnership to see if we qualify for financial assistance to help us to pay any delinquent amounts we are found to owe Plaintiff.
19. It would be a great hardship for us if the foreclosure is granted and we lose our home that we have lived in for nearly 40 years.

Further affiant sayeth naught.


DELORES PETERSON

SWORN TO AND SUBSCRIBED BEFORE ME, a Notary Public, this 11th day of September, 2008.


NOTARY PUBLIC

Robert R. Romaker, Atty. at Law
Lifetime Commission

Print

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Note 401286642 - MAURICE A PETERSON

Rel

[01] MAURICE A PETERSON
[02] DELORES PETERSON
26261 CAVALLO RD
DANVILLE OH 43014-8621

FILED
KNOX COUNTY
COURT OF COMMON PLEAS

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MARY JO HAWKINS
CLERK OF COURTS

Birthdate Phone Tax Identification

Tax Name: [1] MAURICE A PETERSON

Presentments

Description	Memopost	Expiration	Ledger Adjustment
Source: Teller-Terminal 221367 (50) PAYMENT FKNCOSH07-P2 TELLER	Sep 05, 2008 10:44 a.m.	Sep 05, 2008	\$400.00

2008

Date	Description	Transaction Amount	Principal	Interest	Principal Balance
Jan 03, 2008	Payment - Extra To Principal	\$377.59	\$0.00	\$377.59	\$41,890.22
Jan 16, 2008	Automatic Late Charge	\$18.87			\$41,890.22
Feb 01, 2008	Payment - Extra To Principal	\$377.59	\$0.00	\$377.59	\$41,890.22
Feb 19, 2008	Automatic Late Charge	\$18.87			\$41,890.22
Mar 17, 2008	Automatic Late Charge	\$18.87			\$41,890.22
Apr 16, 2008	Automatic Late Charge	\$18.87			\$41,890.22
May 02, 2008	Payment - Extra To Principal	\$450.00	\$0.00	\$450.00	\$41,890.22
May 16, 2008	Automatic Late Charge	\$18.87			\$41,890.22
May 23, 2008	LINE OF CREDIT DRAW	\$335.00	\$335.00		\$42,225.22
Jun 01, 2008	Rate Change	Interest Rate:	7.7500%		
Jul 07, 2008	Payment - Extra To Principal	\$400.00	\$0.00	\$400.00	\$42,225.22
Aug 08, 2008	Payment - Extra To Principal	\$350.00	\$0.00	\$350.00	\$42,225.22

