

**OFFICE OF THE ATTORNEY GENERAL  
OF THE STATE OF NEW YORK**

In the Matter of the

**Investigation by Eric T. Schneiderman,  
Attorney General of the State of New York, of**

**Carl Keyes, Donna Keyes, Mark Costantin and Glad  
Tidings Tabernacle, Inc.**

Assurance No. 14-118

WHEREAS, the Office of the Attorney General of the State of New York (“Attorney General”), Eric T. Schneiderman, has conducted an investigation pursuant to the New York Religious Corporations Law (“RCL”), Not-for Profit Corporation Law (“N-PCL”), Estates Powers and Trust Law (“EPTL”) and Executive Law (“Exec. Law”) into potential violations of law by Carl Keyes, Donna Keyes (Donna Keyes and Carl Keyes are referred to collectively as “the Keyes”), Mark Costantin (“Costantin”), Clement Ogbonna (“Ogbonna”), Louis Delgado (“Delgado”), Eddie Quiroz (“Quiroz”) and Glad Tidings Tabernacle, Inc. (“GTT”), in connection with loans to, and other financial transactions involving, officers and directors of GTT (the “Investigation”);

This Assurance of Discontinuance (“Assurance”) contains certain findings of the Investigation, and it also contains the relief agreed to by the Attorney General, the Keyes, Costantin, Ogbonna, Delgado, Quiroz and GTT (the “Parties”).

**FINDINGS**

The Attorney General finds as follows:

**Illegal Loans to the Keyes**

1. GTT is an Assemblies of God Church and New York Religious Corporation organized and existing pursuant to Article 20 of the RCL. GTT’s house of

worship is currently located at 2207 Adam Clayton Powell Jr. Boulevard, New York, NY 10027.

2. The Keyes have been married since 1979 and together have served as pastors in the New York City area. When the loans described below were made, the Keyes were officers and directors of GTT.

3. Donna Keyes has been the Senior Pastor at GTT since 1998. Carl Keyes was the President of GTT and served as co-Senior Pastor with Donna Keyes until approximately 2013. Pursuant to GTT's by-laws, the Senior Pastor is also the Chairman of GTT's Board of Trustees. In addition, under RCL § 432, an Assemblies of God Pastor is the "President" of the church.

4. GTT made loans to the Keyes in the following principal amounts on three separate occasions: (i) \$10,000 on September 26, 2008; (ii) \$90,000 on October 3, 2008; and (iii) \$950,000 on December 8, 2008.

5. The GTT loans to the Keyes were used by the Keyes to purchase a home in Stockton, New Jersey, in the name of Donna Keyes, for a sale price of \$875,000. The Keyes had been unable to obtain commercial financing for this transaction.

6. The first two loans from GTT, totaling \$100,000, were used by the Keyes to make a down payment on the Stockton home. The Keyes applied the third, \$950,000 loan to the remaining funds needed to purchase the Stockton home at the December 8, 2008 closing and to return the funds borrowed from GTT for the down payment, totaling \$100,000, with interest, to GTT.

7. At or about the time of the closing, GTT obtained a note, signed by the Keyes, obligating the Keyes to repay the \$950,000 loan in monthly installments with

interest at a yearly rate of 5.5% (the "Stockton Note"). The Stockton Note was secured by a mortgage, signed by Donna Keyes, on the Stockton home (the "Stockton Mortgage").

8. The amounts borrowed from GTT by the Keyes exceeded what the Keyes required for the purchase price and closing fees of the Stockton home, resulting in a surplus to them of \$98,940.03 at closing. Instead of applying this surplus to reduce the balance of the Stockton Note, the Keyes retained this excess funding for their own purposes.

9. At the time of the purchase of the Stockton home, the Keyes also owned a home in Manasquan, New Jersey. As a condition of the extension of the \$950,000 Stockton Note and Mortgage, GTT required that when the Keyes sold the Manasquan property "the amount of the net proceeds of sale, after deducting existing mortgages, as of December 8, 2008, customary closing fees (including brokers fees, attorney fees, realty transfer fees, etc.)," be used to reduce the outstanding principal on the Stockton Note.

10. From the sale of the Manasquan property on March 23, 2009, and after paying off existing mortgages and customary closing fees, the Keyes received \$151,653.79. The Keyes applied none of that money to reducing the outstanding principal as required under the Stockton Note, but instead kept the surplus.

11. In July 2009, the Keyes asked Costantin (then Executive Director and a board member of GTT) to assist them in removing the Stockton Mortgage held by GTT so that the Keyes could obtain another mortgage on the Stockton home and additional cash. On July 30, 2009, Costantin signed a "Discharge of Mortgage" which removed any security interest GTT held on the Stockton property, thus extinguishing GTT's ability to

foreclose on the Keyes' Stockton property. The Keyes signed a reaffirmation of their original Stockton Note.

12. Shortly thereafter, the Keyes obtained a \$512,082.90 mortgage from ING Direct on the Stockton property. Of these proceeds, \$100,000 was paid by the Keyes to GTT, which GTT categorized as repayment of loans extended to Aid for the World ("AFW"). None of the money the Keyes received from ING (now the first mortgagee) was used to pay off the Stockton Note. Instead, the balance of the loan proceeds were retained by the Keyes for their own purposes. Further, the Keyes began causing GTT to make the mortgage payments on their ING mortgage.

13. The Keyes sold the Stockton property on January 18, 2013 for \$699,000 – nearly \$200,000 less than what they had paid for it with the monies lent to them by GTT under the Stockton Note. At the closing, the Keyes directed that the sales proceeds be used to pay off ING Direct's mortgage on the property and customary closing fees were deducted. After payment of these amounts, the sale transaction generated net proceeds of \$159,900.92. None of that amount was used by the Keyes to pay down the Stockton Note from GTT; once again, the Keyes retained the net proceeds for their own purposes.

#### **Illegal Loans to Mark Costantin**

14. Mark Costantin was a long-time member of GTT and, in or about 2008, became an Executive Director and director of GTT. Over time, Costantin held several positions at GTT, including Executive Director and Executive Pastor. Costantin left the employ of GTT in late 2010.

15. GTT made loans to Costantin in the following principal amounts on two separate occasions: (i) \$250,000 on November 7, 2008; and (ii) \$755,000 on February

26, 2009. Costantin was Executive Director and a director of GTT at the time these loans were made.

16. The initial \$250,000 loan to Costantin in 2008 was unsecured and paid to him by a check signed by Donna Keyes. Costantin used the loan proceeds principally to pay off the balance of a \$250,000 unsecured note Costantin had pledged to his father in October 2007, and on which he was delinquent at the time he obtained the loan from GTT.

17. On February 26, 2009, less than four months after obtaining the \$250,000 loan, Costantin borrowed an additional \$755,000 from GTT, this time providing GTT with a note secured by a mortgage on his home in Chester, New York. With GTT's money, Costantin paid off the entire \$344,891.59 balance of the mortgage on his Chester home held by commercial lender Wells Fargo and the initial \$250,000 loan from GTT.

18. A professional appraisal dated January 17, 2009 -- obtained by GTT's outside counsel but apparently never used -- estimated the value of the Chester property at \$420,000. As a result, when GTT obtained the \$755,000 note and mortgage on Costantin's home, GTT was immediately exposed to \$335,000 in unsecured debt.

19. GTT did not hold even this position long. On September 21, 2010, and without any repayment by Costantin or other consideration from him, Carl Keyes executed a "Satisfaction of Mortgage" on behalf of GTT relinquishing GTT's security interest in Costantin's Chester property and declaring GTT's mortgage on the Chester property null and void.

20. The extinction of GTT's mortgage enabled Costantin to take out a mortgage-secured loan from JP Morgan on April 20, 2011 in the amount of \$340,000.

With the proceeds of that refinancing, Costantin paid GTT approximately \$300,000 of the amount he then owed to GTT on his \$755,000 Note.

21. In July 2012, GTT and Costantin executed another note and mortgage in GTT's favor in the amount of \$441,150. Costantin has failed to make the monthly payments he owes to GTT and has paid only approximately \$500 of this debt.

22. As a result of these transactions, GTT has an outstanding loan to Costantin of more than \$440,000, secured only by a second mortgage on a home which, if sold, is not likely to generate any net proceeds after satisfaction of the first mortgage held by a commercial lender.

**The GTT Board of Trustees' Conflicts of Interest and Breaches of Duty in the Transactions**

23. From 2008 through 2012, the members of GTT's Board of Trustees (the "Board"), included, among others, Ogbanna, Delgado and Quiroz. As provided under GTT's by-laws, Donna Keyes, the Senior Pastor of GTT, also was a member of the Board.

24. Ogbanna, Delgado and Quiroz are long-time congregants of the Keyes and GTT Board members. Ogbanna has been a member of GTT since 1975, on the Board since 1985, and has known the Keyes since they became affiliated with GTT in 1998. Delgado joined GTT as a member in or about 1998, was nominated to the Board by Carl Keyes, and has served as a Board member for approximately 10 years. Quiroz has been a member of the Keyes' congregation in various places of worship since at least 1989 and has served on the Board for approximately 10 years.

25. In or about January 2008, the Board created a "finance committee" and charged it with the responsibility of evaluating and executing \$2 to \$3 million in real

estate investments on behalf of GTT. These funds had become available to GTT as a result of the November 2007 sale of GTT's former church property on West 33rd Street in Manhattan. Nominally, this finance committee was comprised of Costantin, Carl Keyes and two other members of GTT. In reality, the other two individuals played little or no role in the loan transactions described above, leaving all decision-making in the hands of Carl Keyes and Costantin. Minutes of the Board's finance committee did not reflect that either Costantin or Carl Keyes abstained from its deliberations, and that it approved as "suitable" for GTT the above-described "investments" in the Keyes' Stockton home and Costantin's home in Chester. Donna Keyes was aware of, and benefitted from, her husband's and Costantin's actions as members of the finance committee.

26. The Board was not asked to and did not vote on these investments. Different Board members had different understandings of the finance committee's role and authority. Other than Costantin and Donna Keyes, the Board members had only a vague awareness of the transactions described above, and did not review the terms of, or documentation pertaining to, these transactions.

#### **GTT's Loan to Aid for the World**

27. In March 2008, GTT loaned \$500,000 from the proceeds of the sale of its former church building to Aid for the World ("AFW"), a New York not-for-profit corporation founded and controlled by Carl Keyes which dissolved in or about 2010. This loan was authorized by the Board and, unlike the real estate loan transactions described above, is reflected in GTT's Board minutes.

28. The monies loaned to AFW were used in part to finance the Keyes' family members' travel to California, West Virginia and Africa, purportedly in connection with AFW missions. Carl Keyes also used the funds to finance trips to Florida where he visited family members, again purportedly on AFW business. AFW funds were also used to pay for the Keyes' BMW automobile.

29. In late November 2009, the Keyes personally paid GTT \$100,000 of the amount that AFW owed to GTT. These funds were obtained by the Keyes from the monies they received from ING when they refinanced their Stockton property and were able to dissolve GTT's security interest in that property. The remaining principal balance of the AFW loan, or \$400,000, remains unpaid.

#### **Violations of Law**

30. N-PCL § 716 prohibits a not-for-profit corporation from making loans to its directors and officers. This prohibition also applies to religious corporations by virtue of RCL § 2-b(1).

31. By causing GTT to extend loans to the Keyes and Costantin, and by accepting those loans, the Keyes and Costantin violated the RCL.

32. Under N-PCL § 717, which is made applicable to religious corporations by virtue of RCL § 2-b(1), GTT's officers and directors owed fiduciary duties to the religious corporation, including duties of loyalty and care. In addition, under the RCL and EPTL § 8-1.4, each of the directors and officers of GTT were trustees of its charitable assets and, in their capacities as trustees, had a duty to responsibly administer and not to cause the waste of those assets.

33. By engaging in the conduct described above, Donna Keyes and Costantin violated their fiduciary duties to GTT, failed properly to administer its assets, and caused the waste of its assets. Carl Keyes provided material assistance to Donna Keyes and Costantin in these breaches of duty and waste of assets, he benefitted from these transactions, and he is liable therefore.

34. By acts and omissions, the Board, including Ogbonna, Delgado and Quirroz, enabled these illegal, financially wasteful, and objectively imprudent transactions. In doing so, Ogbonna, Delgado and Quirroz violated their fiduciary duties to GTT.

#### **PROSPECTIVE RELIEF**

WHEREAS, working with the Attorney General, and to strengthen its governance and ability to fulfill its missions, GTT has adopted a Resolution whereby, for a period of not less than two years commencing April 6, 2014, GTT has been placed under the temporary supervision of the New York District Assemblies of God (the "NY District AoG");

WHEREAS, the Keyes, Costantin, Ogbonna, Delgado, Quiroz and GTT neither admit nor deny the Attorney General's findings recited in Paragraphs 1 through 34 above;

WHEREAS, the Parties each believe that the obligations imposed by this Assurance are prudent and appropriate and will advance their common goals of seeking restitution for GTT;

WHEREAS, the Attorney General finds the relief and agreements in this Assurance to be in the public interest, accepts the terms of this Assurance pursuant to Exec. Law § 63(15), and agrees to discontinue its Investigation;

IT IS HEREBY UNDERSTOOD AND AGREED by and among the parties that, in consideration of the making and execution of this Assurance:

**CORPORATE GOVERNANCE**

**Temporary Supervision and Interim Governance**

35. On April 6, 2014, at the request of the Attorney General and with the approval of its members, GTT adopted a Resolution pursuant to which, for a period of not less than two years, GTT has been placed under the temporary supervision of the NY District AoG (the "Resolution"). A copy of the Resolution is attached hereto as Exhibit A and is incorporated by reference as if fully set forth herein.

36. Pursuant to the Resolution, among other things, the prior GTT Board has been replaced by a new board of trustees comprised of: (i) three representatives of the NY District AoG, Rev. Gregg Johnson, Rev. Lester Figueroa, and Rev. James Armpriester; (ii) the NY District AoG District Superintendent, Dr. Duane P. Durst (or his designee), serving as non-voting chairman; and (iii) additional representatives selected by the NY District AoG District Superintendent, including Sectional Presbyter James Williams, to serve as resource non-voting members (collectively the "Interim Board"). One of the aforementioned trustees, as a member of the Interim Board, shall have day-to-day management of the finances of GTT subject to the oversight of the Interim Board.

37. The termination of the period of GTT's temporary supervision and interim governance is subject to the Attorney General's approval and shall continue until such time as the Interim Board, in consultation with the Superintendent of the NY District AoG and the Attorney General, deem it appropriate for GTT to regain sovereign status.

38. The Resolution also authorizes the Interim Board to conclude and execute this Assurance on behalf of GTT.

**Bars and Suspensions**

39. Except as provided in the following sentence, effective upon execution of this Assurance, Donna Keyes shall resign all of her positions as an officer, director or trustee of GTT. Subject to the approval of GTT's Interim Board, Donna Keyes may continue as Senior Pastor of GTT and in any other spiritual or doctrinal leadership role assigned to her by GTT, provided that, notwithstanding any provision in GTT's by-laws to the contrary, Donna Keyes shall not serve as a trustee, director or officer of GTT and shall have no fiduciary role at GTT or control or direction over its finances.

40. Donna Keyes, Carl Keyes and Mark Costantin each are permanently barred from serving as an officer, director, trustee or fiduciary, or in any position with control or direction of the finances, of any not-for-profit or religious corporation or other charitable organization or trust incorporated, formed, registered, operating or soliciting contributions in the State of New York.

41. Effective upon execution of this Assurance, Ogbonna, Delgado and Quiroz shall resign all positions as an officer, director or trustee of GTT held by them. For a period of five years commencing on the date of this Assurance, Ogbonna, Delgado and Quiroz each are barred from serving as an officer, director, trustee or fiduciary, or in any position with control or direction of the finances, of any not-for-profit or religious corporation or other charitable organization or trust incorporated, formed, registered, operating or soliciting contributions in the State of New York

## **MONETARY RELIEF**

### **Payment by GTT**

42. Upon execution of this Assurance, \$210,000 of GTT's funds held in the escrow account of the Garvey Schubert Barer law firm shall be remitted to the NY District AoG to be applied by the Interim Board for the benefit of GTT. Documentation evidencing this payment shall be provided to the Attorney General upon request.

### **Payment by the Board of Trustees**

43. Ogbonna, Quiroz and Delgado shall, jointly and severally, pay the sum of \$50,000 to the New York Department of Law on or before August 31, 2014 for the costs of the OAG's investigation pursuant to Executive Law § 63(15). This payment shall be made by attorney's check made payable to the New York Department of Law.

### **Payments by the Keyes**

44. The Keyes shall, jointly and severally, pay the sum of \$1,231,105 (the "Keyes Payment") which represents the \$950,000 principal amount owed with \$281,105.00 interest (January 15, 2009 to June 1, 2014 at 5.5% per annum), to the NY District AoG during the period of temporary supervision to be applied by the Interim Board for the benefit of GTT. After the termination of the period of temporary supervision, payments shall be made to GTT.

45. The Keyes Payment shall be made on the following terms: (i) upon the signing of the Assurance, the Keyes shall make an initial payment of \$10,000 to be applied against the Keyes Payment; (ii) the Keyes shall make an additional payment of \$10,000 on or before June 1, 2014; and (iii) beginning July 1, 2014 the Keyes shall make monthly payments to GTT as set forth in the attached Schedule A.

46. In the event the Keyes fail to make any of the payments set forth in Schedule A when such payment is due, GTT shall provide the Attorney General with notice of such default within ten days after the payment was due.

47. The Keyes will provide the Attorney General with bi-annual sworn statements certifying that they have made the payments to GTT as provided in Schedule A. These statements shall be provided on the first business days of January and June, respectively, for each year listed in Schedule A, except that the Keyes need not provide such statement for June 2014.

48. In the event that the Keyes do not timely make the Keyes Payment or any installments thereof as described herein, the Keyes agree that the remaining portion of the Keyes Payment shall become immediately due and payable, with Nine Percent (9%) interest thereon, compounded annually, calculated from the date of default.

49. No portion of the Keyes Payment shall be paid, directly or indirectly, by GTT except to the extent the Keyes pay the aforementioned amounts out of reportable wage income (i.e., for example, not parsonage or housing allowance) from GTT.

50. Contemporaneously with their signing of this Assurance, the Keyes will deliver to the Attorney General an Affidavit For Judgment by Confession in favor of the Attorney General, made pursuant to CPLR § 3218(a), in the form attached hereto as Exhibit B (the "Keyes Confession"). In the event that the Keyes do not timely make the Keyes Payment or any installments thereof as provided in Schedule A to this Assurance, the Keyes agree and understand that the Attorney General may file the Keyes Confession with the Court and take any actions to enforce the Judgment as provided under New York law.

**Payment by Mark Costantin**

51. Mark Costantin shall pay the sum of \$482,397.53 (the "Costantin Payment") which represents the \$441,150 principal amount owed with \$41,247.53 interest (July 17, 2012 to June 1, 2014 at 5% per annum), to the NY District AoG during the period of temporary supervision to be applied by the Interim Board for the benefit of GTT. After the termination of the period of temporary supervision, payments shall be made to GTT.

52. The Costantin Payment shall be made on the following terms: (i) upon the signing of the Assurance, Costantin shall make an initial payment of \$2,001.65 to be applied against the Costantin Payment; (ii) Costantin shall make an additional payment of \$2001.65 on or before June 1, 2014; and (ii) beginning July 1, 2014 Costantin shall make monthly payments to GTT as set forth in the attached Schedule B.

53. In the event Costantin fails to make any of the payments set forth in Schedule B when such payment is due, GTT shall provide the Attorney General with notice of such default within ten business days after the payment was due.

54. Costantin will provide the Attorney General with bi-annual sworn statements certifying that they have made the payments to GTT as provided in Schedule B. These statements shall be provided on the first business days of January and June, respectively, for each year listed in Schedule B, except that Costantin need not provide such statement for June 2014.

55. In the event that Costantin does not timely make the Costantin Payment or any installments thereof as described herein, Costantin agrees that the remaining portion

of the Costantin Payment shall become immediately due and payable, with Nine Percent (9%) interest thereon, compounded annually, calculated from the date of default.

56. Contemporaneously with his signing of this Assurance, Costantin will deliver to the Attorney General an Affidavit For Judgment by Confession in favor of the Attorney General, made pursuant to CPLR § 3218(a), in the form attached hereto as Exhibit C (the "Costantin Confession"). In the event that Costantin does not timely make the Costantin Payment or any installments thereof as provided in Schedule B to this Assurance, Costantin agrees and understand that the Attorney General may file the Costantin Confession with the Court and take any actions to enforce the Judgment as provided under New York law.

#### **ADDITIONAL PROVISIONS**

57. The Keyes, Costantin, Ogbonna, Delgado, Quirroz and GTT hereby acknowledge that they have each been represented by counsel in agreeing to this Assurance.

58. The Attorney General has agreed to the terms of this Assurance based on, among other things, the representations made to the Attorney General by GTT (as to itself), and by the Keyes, Costantin, Ogbonna, Delgado and Quirroz (as to themselves), concerning the matters addressed in this Assurance and the Attorney General's own Investigation as set forth in the findings above. The Attorney General has relied the representations made to the Attorney General by GTT, the Keyes, Costantin, Ogbonna, Delgado and Quirroz and these representations are a material reason the Attorney General enters into this Assurance.

59. To the extent that any material representations are later found to be inaccurate or misleading, this Assurance is voidable by the OAG in its sole discretion.

60. No representation, inducement, promise, understanding, condition, or warranty not set forth in this Assurance has been made to or relied upon by GTT, the Keyes, Costantin, Ogbonna, Delgado or Quirroz in agreeing to this Assurance.

61. GTT (as to itself), and the Keyes, Costantin, Ogbonna, Delgado and Quirroz (as to themselves), represent and warrant, through their signatures below, that the terms and conditions of this Assurance are duly approved, and execution of this Assurance is duly authorized.

62. GTT, the Keyes, Costantin, Ogbonna, Delgado and Quirroz shall not take any action or make any statement denying, directly or indirectly, the propriety of this Assurance or expressing the view that this Assurance is without factual basis.

63. This Assurance shall not be construed as a release by GTT against the Keyes or Costantin for conduct not set forth in the Attorney General's findings herein.

64. This Assurance may not be amended except by an instrument in writing signed on behalf of all the parties to this Assurance.

65. This Assurance shall be binding on and inure to the benefit of the Parties and their respective successors and assigns, provided that no Party, other than the Attorney General, may assign, delegate, or otherwise transfer any of its rights or obligations under this Assurance without the prior written consent of the Attorney General.

66. This Assurance does not affect the rights, claims, obligations and liabilities, and does not inure to the benefit, of any person or entity not a party to this Assurance.

67. In the event that any one or more of the provisions contained in this Assurance shall for any reason be held to be invalid, illegal, or unenforceable in any respect, in the sole discretion of the Attorney General such invalidity, illegality, or unenforceability shall not affect any other provision of this Assurance.

68. To the extent not already provided under this Assurance, GTT, the Keyes, Costantin, Ogbonna, Delgado and Quirroz shall, upon request by the Attorney General, provide all documentation and information necessary for the Attorney General to verify compliance with this Assurance.

69. All notices, reports, requests, and other communications to any party pursuant to this Assurance shall be in writing and shall be directed as follows:

If to the Attorney General, to:

Elizabeth Ann Fitzwater  
Assistant Attorney General  
Charities Bureau  
120 Broadway, 3rd Floor  
New York, NY 10271

If to GTT, to:

Dr. Duane P. Durst  
NY District Superintendent, Assemblies of God  
NY District Ministry Center  
8130 Oswego Road  
Liverpool, NY 13090

**If to the Keyes, to:**

**Donna and Carl Keyes c/o  
Glad Tidings Tabernacle, Inc.  
2207 Adam Clayton Powell Jr. Blvd.  
New York, New York 10027**

**If to Costantin, to:**

**Mark Costantin  
49 Hambletonian Rd.  
Chester, NY 10918**

**If to Ogbonna, to:**

**Clement Ogbonna  
c/o Glad Tidings Tabernacle, Inc.  
2207 Adam Clayton Powell Jr. Blvd.  
New York, New York 10027**

**If to Delgado, to:**

**Louis Delgado  
c/o Glad Tidings Tabernacle, Inc.  
c/o 2207 Adam Clayton Powell Jr. Blvd.  
New York, New York 10027**

**If to Quirroz to:**

**Eddie Quirroz  
c/o Glad Tidings Tabernacle, Inc.  
2207 m Clayton Powell Jr. Blvd.  
New York, New York 10027**

**70. All correspondence and payments related to this Assurance must reference Assurance No. 14-118.**

**71. Acceptance of this Assurance by the Attorney General shall not be deemed approval by the Attorney General of any of the practices or procedures referenced herein, and GTT, the Keyes, Costantin, Ogbonna, Delgado and Quirroz shall make no representation to the contrary.**

72. Pursuant to Executive Law § 63(15), evidence of a violation of this Assurance by a particular party shall constitute prima facie proof of violation of the applicable law as to that party in any action or proceeding thereafter commenced by the Attorney General.

73. If a court of competent jurisdiction determines that GTT, the Keyes, Costantin, Ogbonna, Delgado or Quirroz have breached this Assurance, the party in breach shall pay to the Attorney General the cost, if any, of such determination and of enforcing this Assurance, including without limitation, legal fees, expenses, and court costs.

74. This Assurance shall be governed by the laws of the State of New York without regard to any conflict of laws principles.

75. GTT, the Keyes, Costantin, Ogbonna, Delgado or Quirroz agree not to raise or interpose in any way their residency or state of incorporation or any other jurisdictional objection as a defense to any cause of action, claim or argument arising from the Attorney General's enforcement of this Assurance and GTT, the Keyes, Costantin, Ogbonna, Delgado and Quirroz consent to the jurisdiction of the Courts of New York State for the purpose of interpreting, carrying out the terms of this Assurance, and/or granting such other and further relief as may be necessary for its enforcement.

76. GTT, the Keyes, Costantin, Ogbonna, Delgado and Quirroz agree not to raise or interpose in any way any statute of limitations or laches defense, claim or argument arising from the Attorney General's enforcement of this Assurance.

77. This Assurance may be executed in one or more counterparts, and shall become effective when such counterparts have been signed by the Attorney General and each of the Parties.

78. Except as otherwise set forth herein, nothing contained herein shall be construed as to deprive any person of any private right under the law.

IN WITNESS WHEREOF, this Assurance is executed by the parties hereto as of May 13, 2014.

Dated: New York, New York  
May 13, 2014

ERIC T. SCHNEIDERMAN  
Attorney General of the State of New York  
120 Broadway  
New York, NY 10271

By: 

David E. Nachman  
Senior Enforcement Counsel  
Executive Division

Dated: LIVERPOOL, NY  
May 13, 2014

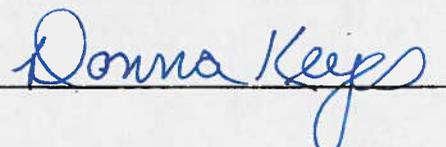
GLAD TIDINGS TABERNACLE, INC.

By: 

Dr. Duane P. Durst  
NY District AoG District  
Superintendent and Interim  
Chairman of GTT Board

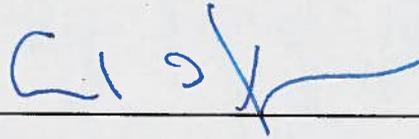
Dated: New York, New York  
May 13, 2014

DONNA KEYES



**Dated: New York, New York  
May 13, 2014**

**CARL KEYES**



**Dated: New York, New York  
May 13, 2014**

**MARK COSTANTIN**



**Dated: New York, New York  
May 13, 2014**

**CLEMENT OGBONNA**

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**Dated: New York, New York  
May 13, 2014**

**LOUIS DELGADO**

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**Dated: New York, New York  
May 13, 2014**

**EDDIE QUIROZ**

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**Dated: New York, New York  
May 13, 2014**

**CARL KEYES**

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**Dated: New York, New York  
May 13, 2014**

**MARK COSTANTIN**

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**Dated: New York, New York  
May 13, 2014**

**CLEMENT OGBONNA**

*Clement Ogbonna*

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**Dated: New York, New York  
May 13, 2014**

**LOUIS DELGADO**

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**Dated: New York, New York  
May 13, 2014**

**EDDIE QUIROZ**

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Dated: New York, New York  
May 13, 2014

CARL KEYES

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Dated: New York, New York  
May 13, 2014

MARK COSTANTIN

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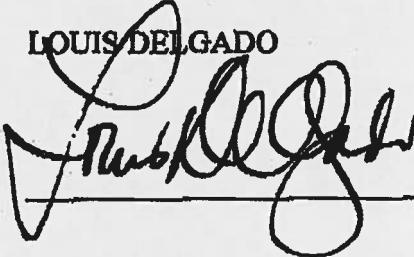
Dated: New York, New York  
May 13, 2014

CLEMENT OGBONNA

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Dated: New York, New York  
May 13, 2014

LOUIS DELGADO



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Dated: New York, New York  
May 13, 2014

EDDIE QUIROZ

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**Dated: New York, New York  
May 13, 2014**

**CARL KEYES**

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**Dated: New York, New York  
May 13, 2014**

**MARK COSTANTIN**

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**Dated: New York, New York  
May 13, 2014**

**CLEMENT OGBONNA**

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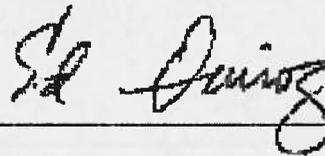
**Dated: New York, New York  
May 13, 2014**

**LOUIS DELGADO**

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**Dated: New York, New York  
May 13, 2014**

**EDDIE QUIROZ**



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**EXHIBIT A**

**Resolution**  
**Prepared for**  
**Glad Tidings Tabernacle**  
2207 Adam Clayton Powell Jr. Blvd.  
New York, NY 10027  
March 19, 2014

Whereas Glad Tidings Tabernacle in New York, NY, is at a time when they can benefit from additional leadership and spiritual oversight, and

Whereas, the Office of the Attorney General of New York (the "Attorney General") has commenced an investigation into certain transactions related to Glad Tidings Tabernacle in New York, NY; and

Whereas the New York District Assemblies of God, of which Glad Tidings Tabernacle in New York, NY, is an affiliate member, is able to provide leadership by placing Glad Tidings Tabernacle under temporary supervision, therefore be it

Resolved that the members of Glad Tidings Tabernacle in New York, NY, request the New York District Assemblies of God to provide temporary supervision of said Assembly of God in accordance with the following:

1. Three representatives of the New York District Assemblies of God, the New York District Superintendent (or his designee), the Sectional presbyter, and an additional representative selected by the District Superintendent shall become the trustees of Glad Tidings Tabernacle in New York, NY. The Attorney General shall be informed of the selections.
2. The District Superintendent (or his designee), (acting as chairman) and the above named trustees, one of whom will oversee the finances of the church, shall constitute the official board of Glad Tidings Tabernacle.
3. The official board of Glad Tidings Tabernacle in New York, NY, shall appoint one or two persons who are members in good standing of Glad Tidings Tabernacle to serve in an advisory capacity to the official board and as Secretary of the Assembly. The Attorney General shall be informed of the selections.
4. At least two trustees shall constitute a quorum for official board meetings.
5. If at any time, during the period of temporary supervision, the office of pastor of Glad Tidings Tabernacle becomes vacant, power shall be vested in the Superintendent of the New York District Assemblies of God to appoint a pastor for the duration of the temporary supervision. At the end of the period of appointment, the appointed pastor shall be presented for election as pastor, if he/she chooses, for an indefinite term with no other candidates being considered.
6. Subject to the approval of the Attorney General, and except as may be extended in conformity with this paragraph, this temporary supervision shall terminate upon the March, 2016 meeting of the New York District Assemblies of God Executive Presbytery. If the official board constituted pursuant to paragraph 2 hereof in consultation with the Superintendent of the New

York District Assemblies of God and the Attorney General, deems it advisable to extend this temporary supervision, the Executive Presbytery will renew this resolution for supervision for an additional year or until such time as the official board, in consultation with the Superintendent of the New York District Assemblies of God and the Attorney General, deems it appropriate for Glad Tidings Tabernacle to regain sovereign status as a self-governing assembly.

At such time as self-governance and sovereign status as a General Council affiliated assembly is restored, Glad Tidings Tabernacle, shall, at its first duly called meeting, elect officers acceptable to the Attorney General in the manner and number as prescribed by the Articles of Incorporation and the Constitution and Bylaws of Glad Tidings Tabernacle.

7. During the term of supervision, the Constitution and Bylaws of Glad Tidings Tabernacle will be suspended and the church will operate under the provisions of this resolution and the District Affiliated Constitution and Bylaws in its most current version approved by the district presbytery.

8. Glad Tidings Tabernacle, its agents, successors and assigns, hereby agree to indemnify and hold harmless the New York District of the Assemblies of God from any claim, cause of action or damage or loan or indebtedness arising out of the said trusteeship and all matters relating thereto.

9. Glad Tidings Tabernacle shall maintain an active church package insurance policy through Emery & Webb (or equivalent policy approved by the District Superintendent). This policy must remain in effect throughout the duration of district supervision.

10. It is contemplated that within the period of temporary supervision Glad Tidings Tabernacle will enter into an Assurance of Discontinuance ("AOD") with the Attorney General and that the temporary supervision provided herein will form part of this AOD. In addition to the other powers granted herein, the official board constituted pursuant to paragraph 2 hereof shall be authorized to negotiate, conclude and execute such AOD or other settlement on behalf of Glad Tidings Tabernacle.

Date of Meeting: April 6, 2014

Members Present: 78 # of Valid Voters: 78

Vote Results: Yes 78 No 0

David Nuzzolo District Representative. David Nuzzolo (printed)(signature)

Donna Keyes Church Representative Donna Keyes (printed)(signature)

**EXHIBIT B**

**EXHIBIT B – DONNA KEYES CONFESSION**

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF NEW YORK

ERIC T. SCHNEIDERMAN, Attorney General  
of the State of New York, on behalf of the People  
of the State of New York,

Plaintiff,

- against -

DONNA KEYES,

Defendant.

Index No. \_\_\_\_\_

**AFFIDAVIT OF  
CONFESSION OF JUDGMENT**

STATE OF NEW YORK     )  
  ) ss.:  
COUNTY OF NEW YORK    )

Donna Keyes, being duly sworn, deposes and says:

1. I am a resident of the State of New York, New York County, and currently reside at 164 W. 130<sup>th</sup> Street, Apartment A, New York, New York 10027.
2. I hereby confess judgment in accordance with N.Y. C.P.L.R. § 3218 in favor of the Attorney General of the State of New York for the sum of \$1,231,105 under the Assurance of Discontinuance (the "Assurance") that I executed on May 13, 2014.
3. This Confession of Judgment is for a debt justly due to the Attorney General, and I am personally liable to the Attorney General in the amount of \$1,231,105.
4. As agreed in Paragraphs 44 - 50 of the Assurance, I am obligated to pay a total of \$1,231,105 in payments as follows: (i) \$10,000 upon the signing of the Assurance; (ii) \$10,000 on June 1, 2014; and (ii) beginning July 1, 2014, monthly payments to GTT in accordance with

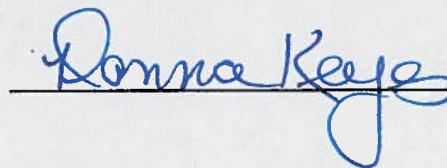
Schedule A to the Assurance. A copy of Schedule A to the Assurance is annexed hereto and incorporated by reference as if set forth herein.

5. In the event I do not timely make the \$1,231,105 payment or any installments thereof, I agree and understand that the remaining portion of the amount shall become immediately due and payable, with Nine Percent (9%) interest thereon, compounded annually, calculated from the date of default. In that event, I hereby authorize the Attorney General to enter Judgment against me for the full amount of the installments remaining outstanding on the \$1,231,105 at the time of any such default.

6. This original Confession of Judgment shall be held in escrow by the Attorney General.

**Dated:** New York, New York  
May 13, 2014

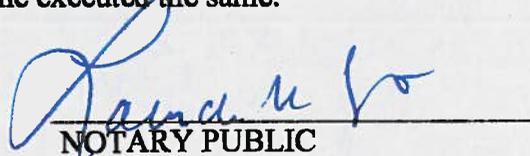
**DONNA KEYES**



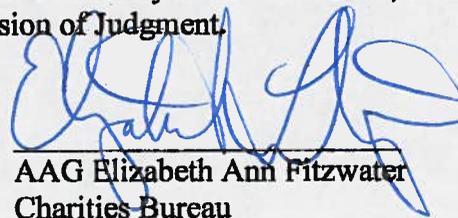
STATE OF NEW YORK )  
 ) ss.:  
COUNTY OF NEW YORK )

On this 13<sup>th</sup> day of May, 2014, before me personally came Donna Keyes, known to me and known to me to be the individual described herein and who executed the foregoing Confession of Judgment and acknowledged to me that she executed the same.

LOURDES M. SOTO  
NOTARY PUBLIC OF THE STATE OF NY  
NO. 01504812108  
COMMISSION EXPIRES 10/16/17

  
NOTARY PUBLIC

I, Elizabeth Ann Fitzwater, an officer of the New York Attorney General's Office, hereby consent to the terms and conditions set forth in this Confession of Judgment.

  
AAG Elizabeth Ann Fitzwater  
Charities Bureau

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
KEYES PAYMENT  
SCHEDULE A**

<b>Payment</b>	<b>Date</b>	<b>Principal</b>	<b>Balance</b>
1	5/13/2014	\$10,000.00	\$1,221,105.00
2	6/1/2014	\$10,000.00	\$1,211,105.00
3	7/1/2014	\$5,046.27	\$1,206,058.73
4	8/1/2014	\$5,046.27	\$1,201,012.46
5	9/1/2014	\$5,046.27	\$1,195,966.19
6	10/1/2014	\$5,046.27	\$1,190,919.92
7	11/1/2014	\$5,046.27	\$1,185,873.65
8	12/1/2014	\$5,046.27	\$1,180,827.37
9	1/1/2015	\$5,046.27	\$1,175,781.10
10	2/1/2015	\$5,046.27	\$1,170,734.83
11	3/1/2015	\$5,046.27	\$1,165,688.56
12	4/1/2015	\$5,046.27	\$1,160,642.29
13	5/1/2015	\$5,046.27	\$1,155,596.02
14	6/1/2015	\$5,046.27	\$1,150,549.75
15	7/1/2015	\$5,046.27	\$1,145,503.48
16	8/1/2015	\$5,046.27	\$1,140,457.21
17	9/1/2015	\$5,046.27	\$1,135,410.94
18	10/1/2015	\$5,046.27	\$1,130,364.66
19	11/1/2015	\$5,046.27	\$1,125,318.39
20	12/1/2015	\$5,046.27	\$1,120,272.12
21	1/1/2016	\$5,046.27	\$1,115,225.85
22	2/1/2016	\$5,046.27	\$1,110,179.58
23	3/1/2016	\$5,046.27	\$1,105,133.31
24	4/1/2016	\$5,046.27	\$1,100,087.04
25	5/1/2016	\$5,046.27	\$1,095,040.77
26	6/1/2016	\$5,046.27	\$1,089,994.50
27	7/1/2016	\$5,046.27	\$1,084,948.23
28	8/1/2016	\$5,046.27	\$1,079,901.95
29	9/1/2016	\$5,046.27	\$1,074,855.68
30	10/1/2016	\$5,046.27	\$1,069,809.41
31	11/1/2016	\$5,046.27	\$1,064,763.14
32	12/1/2016	\$5,046.27	\$1,059,716.87
33	1/1/2017	\$5,046.27	\$1,054,670.60
34	2/1/2017	\$5,046.27	\$1,049,624.33
35	3/1/2017	\$5,046.27	\$1,044,578.06
36	4/1/2017	\$5,046.27	\$1,039,531.79
37	5/1/2017	\$5,046.27	\$1,034,485.52
38	6/1/2017	\$5,046.27	\$1,029,439.24
39	7/1/2017	\$5,046.27	\$1,024,392.97
40	8/1/2017	\$5,046.27	\$1,019,346.70
41	9/1/2017	\$5,046.27	\$1,014,300.43
42	10/1/2017	\$5,046.27	\$1,009,254.16
43	11/1/2017	\$5,046.27	\$1,004,207.89
44	12/1/2017	\$5,046.27	\$999,161.62
45	1/1/2018	\$5,046.27	\$994,115.35
46	2/1/2018	\$5,046.27	\$989,069.08
47	3/1/2018	\$5,046.27	\$984,022.81
48	4/1/2018	\$5,046.27	\$978,976.53
49	5/1/2018	\$5,046.27	\$973,930.26
50	6/1/2018	\$5,046.27	\$968,883.99
51	7/1/2018	\$5,046.27	\$963,837.72

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
KEYES PAYMENT  
SCHEDULE A**

<b>Payment</b>	<b>Date</b>	<b>Principal</b>	<b>Balance</b>
52	8/1/2018	\$5,046.27	\$958,791.45
53	9/1/2018	\$5,046.27	\$953,745.18
54	10/1/2018	\$5,046.27	\$948,698.91
55	11/1/2018	\$5,046.27	\$943,652.64
56	12/1/2018	\$5,046.27	\$938,606.37
57	1/1/2019	\$5,046.27	\$933,560.10
58	2/1/2019	\$5,046.27	\$928,513.82
59	3/1/2019	\$5,046.27	\$923,467.55
60	4/1/2019	\$5,046.27	\$918,421.28
61	5/1/2019	\$5,046.27	\$913,375.01
62	6/1/2019	\$5,046.27	\$908,328.74
63	7/1/2019	\$5,046.27	\$903,282.47
64	8/1/2019	\$5,046.27	\$898,236.20
65	9/1/2019	\$5,046.27	\$893,189.93
66	10/1/2019	\$5,046.27	\$888,143.66
67	11/1/2019	\$5,046.27	\$883,097.39
68	12/1/2019	\$5,046.27	\$878,051.11
69	1/1/2020	\$5,046.27	\$873,004.84
70	2/1/2020	\$5,046.27	\$867,958.57
71	3/1/2020	\$5,046.27	\$862,912.30
72	4/1/2020	\$5,046.27	\$857,866.03
73	5/1/2020	\$5,046.27	\$852,819.76
74	6/1/2020	\$5,046.27	\$847,773.49
75	7/1/2020	\$5,046.27	\$842,727.22
76	8/1/2020	\$5,046.27	\$837,680.95
77	9/1/2020	\$5,046.27	\$832,634.68
78	10/1/2020	\$5,046.27	\$827,588.40
79	11/1/2020	\$5,046.27	\$822,542.13
80	12/1/2020	\$5,046.27	\$817,495.86
81	1/1/2021	\$5,046.27	\$812,449.59
82	2/1/2021	\$5,046.27	\$807,403.32
83	3/1/2021	\$5,046.27	\$802,357.05
84	4/1/2021	\$5,046.27	\$797,310.78
85	5/1/2021	\$5,046.27	\$792,264.51
86	6/1/2021	\$5,046.27	\$787,218.24
87	7/1/2021	\$5,046.27	\$782,171.97
88	8/1/2021	\$5,046.27	\$777,125.69
89	9/1/2021	\$5,046.27	\$772,079.42
90	10/1/2021	\$5,046.27	\$767,033.15
91	11/1/2021	\$5,046.27	\$761,986.88
92	12/1/2021	\$5,046.27	\$756,940.61
93	1/1/2022	\$5,046.27	\$751,894.34
94	2/1/2022	\$5,046.27	\$746,848.07
95	3/1/2022	\$5,046.27	\$741,801.80
96	4/1/2022	\$5,046.27	\$736,755.53
97	5/1/2022	\$5,046.27	\$731,709.26
98	6/1/2022	\$5,046.27	\$726,662.98
99	7/1/2022	\$5,046.27	\$721,616.71
100	8/1/2022	\$5,046.27	\$716,570.44
101	9/1/2022	\$5,046.27	\$711,524.17
102	10/1/2022	\$5,046.27	\$706,477.90

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
KEYES PAYMENT  
SCHEDULE A**

<b>Payment</b>	<b>Date</b>	<b>Principal</b>	<b>Balance</b>
103	11/1/2022	\$5,046.27	\$701,431.63
104	12/1/2022	\$5,046.27	\$696,385.36
105	1/1/2023	\$5,046.27	\$691,339.09
106	2/1/2023	\$5,046.27	\$686,292.82
107	3/1/2023	\$5,046.27	\$681,246.55
108	4/1/2023	\$5,046.27	\$676,200.27
109	5/1/2023	\$5,046.27	\$671,154.00
110	6/1/2023	\$5,046.27	\$666,107.73
111	7/1/2023	\$5,046.27	\$661,061.46
112	8/1/2023	\$5,046.27	\$656,015.19
113	9/1/2023	\$5,046.27	\$650,968.92
114	10/1/2023	\$5,046.27	\$645,922.65
115	11/1/2023	\$5,046.27	\$640,876.38
116	12/1/2023	\$5,046.27	\$635,830.11
117	1/1/2024	\$5,046.27	\$630,783.84
118	2/1/2024	\$5,046.27	\$625,737.56
119	3/1/2024	\$5,046.27	\$620,691.29
120	4/1/2024	\$5,046.27	\$615,645.02
121	5/1/2024	\$5,046.27	\$610,598.75
122	6/1/2024	\$5,046.27	\$605,552.48
123	7/1/2024	\$5,046.27	\$600,506.21
124	8/1/2024	\$5,046.27	\$595,459.94
125	9/1/2024	\$5,046.27	\$590,413.67
126	10/1/2024	\$5,046.27	\$585,367.40
127	11/1/2024	\$5,046.27	\$580,321.13
128	12/1/2024	\$5,046.27	\$575,274.85
129	1/1/2025	\$5,046.27	\$570,228.58
130	2/1/2025	\$5,046.27	\$565,182.31
131	3/1/2025	\$5,046.27	\$560,136.04
132	4/1/2025	\$5,046.27	\$555,089.77
133	5/1/2025	\$5,046.27	\$550,043.50
134	6/1/2025	\$5,046.27	\$544,997.23
135	7/1/2025	\$5,046.27	\$539,950.96
136	8/1/2025	\$5,046.27	\$534,904.69
137	9/1/2025	\$5,046.27	\$529,858.42
138	10/1/2025	\$5,046.27	\$524,812.14
139	11/1/2025	\$5,046.27	\$519,765.87
140	12/1/2025	\$5,046.27	\$514,719.60
141	1/1/2026	\$5,046.27	\$509,673.33
142	2/1/2026	\$5,046.27	\$504,627.06
143	3/1/2026	\$5,046.27	\$499,580.79
144	4/1/2026	\$5,046.27	\$494,534.52
145	5/1/2026	\$5,046.27	\$489,488.25
146	6/1/2026	\$5,046.27	\$484,441.98
147	7/1/2026	\$5,046.27	\$479,395.71
148	8/1/2026	\$5,046.27	\$474,349.43
149	9/1/2026	\$5,046.27	\$469,303.16
150	10/1/2026	\$5,046.27	\$464,256.89
151	11/1/2026	\$5,046.27	\$459,210.62
152	12/1/2026	\$5,046.27	\$454,164.35
153	1/1/2027	\$5,046.27	\$449,118.08

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
KEYES PAYMENT  
SCHEDULE A**

<b>Payment</b>	<b>Date</b>	<b>Principal</b>	<b>Balance</b>
154	2/1/2027	\$5,046.27	\$444,071.81
155	3/1/2027	\$5,046.27	\$439,025.54
156	4/1/2027	\$5,046.27	\$433,979.27
157	5/1/2027	\$5,046.27	\$428,933.00
158	6/1/2027	\$5,046.27	\$423,886.72
159	7/1/2027	\$5,046.27	\$418,840.45
160	8/1/2027	\$5,046.27	\$413,794.18
161	9/1/2027	\$5,046.27	\$408,747.91
162	10/1/2027	\$5,046.27	\$403,701.64
163	11/1/2027	\$5,046.27	\$398,655.37
164	12/1/2027	\$5,046.27	\$393,609.10
165	1/1/2028	\$5,046.27	\$388,562.83
166	2/1/2028	\$5,046.27	\$383,516.56
167	3/1/2028	\$5,046.27	\$378,470.29
168	4/1/2028	\$5,046.27	\$373,424.01
169	5/1/2028	\$5,046.27	\$368,377.74
170	6/1/2028	\$5,046.27	\$363,331.47
171	7/1/2028	\$5,046.27	\$358,285.20
172	8/1/2028	\$5,046.27	\$353,238.93
173	9/1/2028	\$5,046.27	\$348,192.66
174	10/1/2028	\$5,046.27	\$343,146.39
175	11/1/2028	\$5,046.27	\$338,100.12
176	12/1/2028	\$5,046.27	\$333,053.85
177	1/1/2029	\$5,046.27	\$328,007.58
178	2/1/2029	\$5,046.27	\$322,961.30
179	3/1/2029	\$5,046.27	\$317,915.03
180	4/1/2029	\$5,046.27	\$312,868.76
181	5/1/2029	\$5,046.27	\$307,822.49
182	6/1/2029	\$5,046.27	\$302,776.22
183	7/1/2029	\$5,046.27	\$297,729.95
184	8/1/2029	\$5,046.27	\$292,683.68
185	9/1/2029	\$5,046.27	\$287,637.41
186	10/1/2029	\$5,046.27	\$282,591.14
187	11/1/2029	\$5,046.27	\$277,544.87
188	12/1/2029	\$5,046.27	\$272,498.60
189	1/1/2030	\$5,046.27	\$267,452.32
190	2/1/2030	\$5,046.27	\$262,406.05
191	3/1/2030	\$5,046.27	\$257,359.78
192	4/1/2030	\$5,046.27	\$252,313.51
193	5/1/2030	\$5,046.27	\$247,267.24
194	6/1/2030	\$5,046.27	\$242,220.97
195	7/1/2030	\$5,046.27	\$237,174.70
196	8/1/2030	\$5,046.27	\$232,128.43
197	9/1/2030	\$5,046.27	\$227,082.16
198	10/1/2030	\$5,046.27	\$222,035.88
199	11/1/2030	\$5,046.27	\$216,989.61
200	12/1/2030	\$5,046.27	\$211,943.34
201	1/1/2031	\$5,046.27	\$206,897.07
202	2/1/2031	\$5,046.27	\$201,850.80
203	3/1/2031	\$5,046.27	\$196,804.53
204	4/1/2031	\$5,046.27	\$191,758.26

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
KEYES PAYMENT  
SCHEDULE A**

<b>Payment</b>	<b>Date</b>	<b>Principal</b>	<b>Balance</b>
205	5/1/2031	\$5,046.27	\$186,711.99
206	6/1/2031	\$5,046.27	\$181,665.72
207	7/1/2031	\$5,046.27	\$176,619.45
208	8/1/2031	\$5,046.27	\$171,573.17
209	9/1/2031	\$5,046.27	\$166,526.90
210	10/1/2031	\$5,046.27	\$161,480.63
211	11/1/2031	\$5,046.27	\$156,434.36
212	12/1/2031	\$5,046.27	\$151,388.09
213	1/1/2032	\$5,046.27	\$146,341.82
214	2/1/2032	\$5,046.27	\$141,295.55
215	3/1/2032	\$5,046.27	\$136,249.28
216	4/1/2032	\$5,046.27	\$131,203.01
217	5/1/2032	\$5,046.27	\$126,156.74
218	6/1/2032	\$5,046.27	\$121,110.46
219	7/1/2032	\$5,046.27	\$116,064.19
220	8/1/2032	\$5,046.27	\$111,017.92
221	9/1/2032	\$5,046.27	\$105,971.65
222	10/1/2032	\$5,046.27	\$100,925.38
223	11/1/2032	\$5,046.27	\$95,879.11
224	12/1/2032	\$5,046.27	\$90,832.84
225	1/1/2033	\$5,046.27	\$85,786.57
226	2/1/2033	\$5,046.27	\$80,740.30
227	3/1/2033	\$5,046.27	\$75,694.03
228	4/1/2033	\$5,046.27	\$70,647.75
229	5/1/2033	\$5,046.27	\$65,601.48
230	6/1/2033	\$5,046.27	\$60,555.21
231	7/1/2033	\$5,046.27	\$55,508.94
232	8/1/2033	\$5,046.27	\$50,462.67
233	9/1/2033	\$5,046.27	\$45,416.40
234	10/1/2033	\$5,046.27	\$40,370.13
235	11/1/2033	\$5,046.27	\$35,323.86
236	12/1/2033	\$5,046.27	\$30,277.59
237	1/1/2034	\$5,046.27	\$25,231.32
238	2/1/2034	\$5,046.27	\$20,185.04
239	3/1/2034	\$5,046.27	\$15,138.77
240	4/1/2034	\$5,046.27	\$10,092.50
241	5/1/2034	\$5,046.27	\$5,046.23
242	6/1/2034	\$5,046.23	\$0.00

**EXHIBIT B – CARL KEYES CONFESSION**

**SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF NEW YORK**

**ERIC T. SCHNEIDERMAN, Attorney General  
of the State of New York, on behalf of the People  
of the State of New York,**

**Plaintiff,**

**- against -**

**CARL KEYES,**

**Defendant.**

**Index No. \_\_\_\_\_**

**AFFIDAVIT OF  
CONFESSION OF JUDGMENT**

**STATE OF NEW YORK    )  
                                  ) ss.:  
COUNTY OF NEW YORK )**

**Carl Keyes, being duly sworn, deposes and says:**

- 1. I am a resident of the State of New York, New York County, and currently reside at 164 W. 130<sup>th</sup> Street, Apartment A, New York, New York 10027.**
- 2. I hereby confess judgment in accordance with N.Y. C.P.L.R. § 3218 in favor of the Attorney General of the State of New York for the sum of \$1,231,105 under the Assurance of Discontinuance (the "Assurance") that I executed on May 13, 2014.**
- 3. This Confession of Judgment is for a debt justly due to the Attorney General, and I am personally liable to the Attorney General in the amount of \$1,231,105.**
- 4. As agreed in Paragraphs 44 - 50 of the Assurance, I am obligated to pay a total of \$1,231,105 in payments as follows: (i) \$10,000 upon the signing of the Assurance; (ii) \$10,000 on June 1, 2014; and (ii) beginning July 1, 2014, monthly payments to GTT in accordance with**

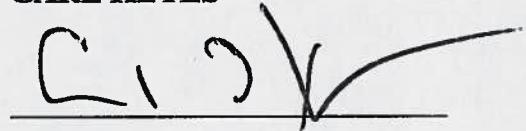
Schedule A to the Assurance. A copy of Schedule A to the Assurance is annexed hereto and incorporated by reference as if set forth herein.

5. In the event I do not timely make the \$1,231,105 payment or any installments thereof, I agree and understand that the remaining portion of the amount shall become immediately due and payable, with Nine Percent (9%) interest thereon, compounded annually, calculated from the date of default. In that event, I hereby authorize the Attorney General to enter Judgment against me for the full amount of the installments remaining outstanding on the \$1,231,105 at the time of any such default.

6. This original Confession of Judgment shall be held in escrow by the Attorney General.

**Dated:** New York, New York  
May 13, 2014

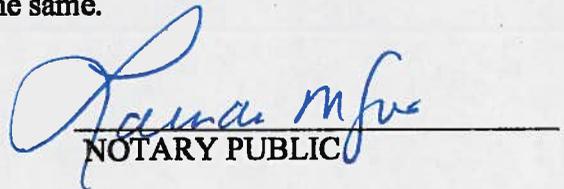
**CARL KEYES**



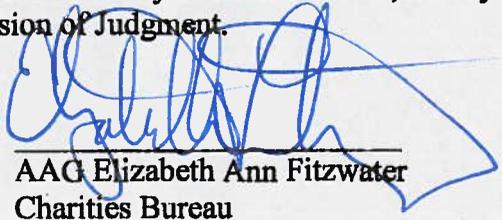
STATE OF NEW YORK )  
 ) ss.:  
COUNTY OF NEW YORK )

On this 13<sup>th</sup> day of May, 2014, before me personally came Carl Keyes, known to me and known to me to be the individual described herein and who executed the foregoing Confession of Judgment and acknowledged to me that he executed the same.

LOURDES M. SOTO  
NOTARY PUBLIC OF THE STATE OF NY  
NO. OJS04612108  
COMMISSION EXPIRES 10/16/17

  
NOTARY PUBLIC

I, Elizabeth Ann Fitzwater, an officer of the New York Attorney General's Office, hereby consent to the terms and conditions set forth in this Confession of Judgment.

  
AAG Elizabeth Ann Fitzwater  
Charities Bureau

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
KEYES PAYMENT  
SCHEDULE A**

<b>Payment</b>	<b>Date</b>	<b>Principal</b>	<b>Balance</b>
1	5/13/2014	\$10,000.00	\$1,221,105.00
2	6/1/2014	\$10,000.00	\$1,211,105.00
3	7/1/2014	\$5,046.27	\$1,206,058.73
4	8/1/2014	\$5,046.27	\$1,201,012.46
5	9/1/2014	\$5,046.27	\$1,195,966.19
6	10/1/2014	\$5,046.27	\$1,190,919.92
7	11/1/2014	\$5,046.27	\$1,185,873.65
8	12/1/2014	\$5,046.27	\$1,180,827.37
9	1/1/2015	\$5,046.27	\$1,175,781.10
10	2/1/2015	\$5,046.27	\$1,170,734.83
11	3/1/2015	\$5,046.27	\$1,165,688.56
12	4/1/2015	\$5,046.27	\$1,160,642.29
13	5/1/2015	\$5,046.27	\$1,155,596.02
14	6/1/2015	\$5,046.27	\$1,150,549.75
15	7/1/2015	\$5,046.27	\$1,145,503.48
16	8/1/2015	\$5,046.27	\$1,140,457.21
17	9/1/2015	\$5,046.27	\$1,135,410.94
18	10/1/2015	\$5,046.27	\$1,130,364.66
19	11/1/2015	\$5,046.27	\$1,125,318.39
20	12/1/2015	\$5,046.27	\$1,120,272.12
21	1/1/2016	\$5,046.27	\$1,115,225.85
22	2/1/2016	\$5,046.27	\$1,110,179.58
23	3/1/2016	\$5,046.27	\$1,105,133.31
24	4/1/2016	\$5,046.27	\$1,100,087.04
25	5/1/2016	\$5,046.27	\$1,095,040.77
26	6/1/2016	\$5,046.27	\$1,089,994.50
27	7/1/2016	\$5,046.27	\$1,084,948.23
28	8/1/2016	\$5,046.27	\$1,079,901.95
29	9/1/2016	\$5,046.27	\$1,074,855.68
30	10/1/2016	\$5,046.27	\$1,069,809.41
31	11/1/2016	\$5,046.27	\$1,064,763.14
32	12/1/2016	\$5,046.27	\$1,059,716.87
33	1/1/2017	\$5,046.27	\$1,054,670.60
34	2/1/2017	\$5,046.27	\$1,049,624.33
35	3/1/2017	\$5,046.27	\$1,044,578.06
36	4/1/2017	\$5,046.27	\$1,039,531.79
37	5/1/2017	\$5,046.27	\$1,034,485.52
38	6/1/2017	\$5,046.27	\$1,029,439.24
39	7/1/2017	\$5,046.27	\$1,024,392.97
40	8/1/2017	\$5,046.27	\$1,019,346.70
41	9/1/2017	\$5,046.27	\$1,014,300.43
42	10/1/2017	\$5,046.27	\$1,009,254.16
43	11/1/2017	\$5,046.27	\$1,004,207.89
44	12/1/2017	\$5,046.27	\$999,161.62
45	1/1/2018	\$5,046.27	\$994,115.35
46	2/1/2018	\$5,046.27	\$989,069.08
47	3/1/2018	\$5,046.27	\$984,022.81
48	4/1/2018	\$5,046.27	\$978,976.53
49	5/1/2018	\$5,046.27	\$973,930.26
50	6/1/2018	\$5,046.27	\$968,883.99
51	7/1/2018	\$5,046.27	\$963,837.72

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
KEYES PAYMENT  
SCHEDULE A**

<b>Payment</b>	<b>Date</b>	<b>Principal</b>	<b>Balance</b>
52	8/1/2018	\$5,046.27	\$958,791.45
53	9/1/2018	\$5,046.27	\$953,745.18
54	10/1/2018	\$5,046.27	\$948,698.91
55	11/1/2018	\$5,046.27	\$943,652.64
56	12/1/2018	\$5,046.27	\$938,606.37
57	1/1/2019	\$5,046.27	\$933,560.10
58	2/1/2019	\$5,046.27	\$928,513.82
59	3/1/2019	\$5,046.27	\$923,467.55
60	4/1/2019	\$5,046.27	\$918,421.28
61	5/1/2019	\$5,046.27	\$913,375.01
62	6/1/2019	\$5,046.27	\$908,328.74
63	7/1/2019	\$5,046.27	\$903,282.47
64	8/1/2019	\$5,046.27	\$898,236.20
65	9/1/2019	\$5,046.27	\$893,189.93
66	10/1/2019	\$5,046.27	\$888,143.66
67	11/1/2019	\$5,046.27	\$883,097.39
68	12/1/2019	\$5,046.27	\$878,051.11
69	1/1/2020	\$5,046.27	\$873,004.84
70	2/1/2020	\$5,046.27	\$867,958.57
71	3/1/2020	\$5,046.27	\$862,912.30
72	4/1/2020	\$5,046.27	\$857,866.03
73	5/1/2020	\$5,046.27	\$852,819.76
74	6/1/2020	\$5,046.27	\$847,773.49
75	7/1/2020	\$5,046.27	\$842,727.22
76	8/1/2020	\$5,046.27	\$837,680.95
77	9/1/2020	\$5,046.27	\$832,634.68
78	10/1/2020	\$5,046.27	\$827,588.40
79	11/1/2020	\$5,046.27	\$822,542.13
80	12/1/2020	\$5,046.27	\$817,495.86
81	1/1/2021	\$5,046.27	\$812,449.59
82	2/1/2021	\$5,046.27	\$807,403.32
83	3/1/2021	\$5,046.27	\$802,357.05
84	4/1/2021	\$5,046.27	\$797,310.78
85	5/1/2021	\$5,046.27	\$792,264.51
86	6/1/2021	\$5,046.27	\$787,218.24
87	7/1/2021	\$5,046.27	\$782,171.97
88	8/1/2021	\$5,046.27	\$777,125.69
89	9/1/2021	\$5,046.27	\$772,079.42
90	10/1/2021	\$5,046.27	\$767,033.15
91	11/1/2021	\$5,046.27	\$761,986.88
92	12/1/2021	\$5,046.27	\$756,940.61
93	1/1/2022	\$5,046.27	\$751,894.34
94	2/1/2022	\$5,046.27	\$746,848.07
95	3/1/2022	\$5,046.27	\$741,801.80
96	4/1/2022	\$5,046.27	\$736,755.53
97	5/1/2022	\$5,046.27	\$731,709.26
98	6/1/2022	\$5,046.27	\$726,662.98
99	7/1/2022	\$5,046.27	\$721,616.71
100	8/1/2022	\$5,046.27	\$716,570.44
101	9/1/2022	\$5,046.27	\$711,524.17
102	10/1/2022	\$5,046.27	\$706,477.90

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
KEYES PAYMENT  
SCHEDULE A**

<b>Payment</b>	<b>Date</b>	<b>Principal</b>	<b>Balance</b>
103	11/1/2022	\$5,046.27	\$701,431.63
104	12/1/2022	\$5,046.27	\$696,385.36
105	1/1/2023	\$5,046.27	\$691,339.09
106	2/1/2023	\$5,046.27	\$686,292.82
107	3/1/2023	\$5,046.27	\$681,246.55
108	4/1/2023	\$5,046.27	\$676,200.27
109	5/1/2023	\$5,046.27	\$671,154.00
110	6/1/2023	\$5,046.27	\$666,107.73
111	7/1/2023	\$5,046.27	\$661,061.46
112	8/1/2023	\$5,046.27	\$656,015.19
113	9/1/2023	\$5,046.27	\$650,968.92
114	10/1/2023	\$5,046.27	\$645,922.65
115	11/1/2023	\$5,046.27	\$640,876.38
116	12/1/2023	\$5,046.27	\$635,830.11
117	1/1/2024	\$5,046.27	\$630,783.84
118	2/1/2024	\$5,046.27	\$625,737.56
119	3/1/2024	\$5,046.27	\$620,691.29
120	4/1/2024	\$5,046.27	\$615,645.02
121	5/1/2024	\$5,046.27	\$610,598.75
122	6/1/2024	\$5,046.27	\$605,552.48
123	7/1/2024	\$5,046.27	\$600,506.21
124	8/1/2024	\$5,046.27	\$595,459.94
125	9/1/2024	\$5,046.27	\$590,413.67
126	10/1/2024	\$5,046.27	\$585,367.40
127	11/1/2024	\$5,046.27	\$580,321.13
128	12/1/2024	\$5,046.27	\$575,274.85
129	1/1/2025	\$5,046.27	\$570,228.58
130	2/1/2025	\$5,046.27	\$565,182.31
131	3/1/2025	\$5,046.27	\$560,136.04
132	4/1/2025	\$5,046.27	\$555,089.77
133	5/1/2025	\$5,046.27	\$550,043.50
134	6/1/2025	\$5,046.27	\$544,997.23
135	7/1/2025	\$5,046.27	\$539,950.96
136	8/1/2025	\$5,046.27	\$534,904.69
137	9/1/2025	\$5,046.27	\$529,858.42
138	10/1/2025	\$5,046.27	\$524,812.14
139	11/1/2025	\$5,046.27	\$519,765.87
140	12/1/2025	\$5,046.27	\$514,719.60
141	1/1/2026	\$5,046.27	\$509,673.33
142	2/1/2026	\$5,046.27	\$504,627.06
143	3/1/2026	\$5,046.27	\$499,580.79
144	4/1/2026	\$5,046.27	\$494,534.52
145	5/1/2026	\$5,046.27	\$489,488.25
146	6/1/2026	\$5,046.27	\$484,441.98
147	7/1/2026	\$5,046.27	\$479,395.71
148	8/1/2026	\$5,046.27	\$474,349.43
149	9/1/2026	\$5,046.27	\$469,303.16
150	10/1/2026	\$5,046.27	\$464,256.89
151	11/1/2026	\$5,046.27	\$459,210.62
152	12/1/2026	\$5,046.27	\$454,164.35
153	1/1/2027	\$5,046.27	\$449,118.08

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
KEYES PAYMENT  
SCHEDULE A**

<b>Payment</b>	<b>Date</b>	<b>Principal</b>	<b>Balance</b>
154	2/1/2027	\$5,046.27	\$444,071.81
155	3/1/2027	\$5,046.27	\$439,025.54
156	4/1/2027	\$5,046.27	\$433,979.27
157	5/1/2027	\$5,046.27	\$428,933.00
158	6/1/2027	\$5,046.27	\$423,886.72
159	7/1/2027	\$5,046.27	\$418,840.45
160	8/1/2027	\$5,046.27	\$413,794.18
161	9/1/2027	\$5,046.27	\$408,747.91
162	10/1/2027	\$5,046.27	\$403,701.64
163	11/1/2027	\$5,046.27	\$398,655.37
164	12/1/2027	\$5,046.27	\$393,609.10
165	1/1/2028	\$5,046.27	\$388,562.83
166	2/1/2028	\$5,046.27	\$383,516.56
167	3/1/2028	\$5,046.27	\$378,470.29
168	4/1/2028	\$5,046.27	\$373,424.01
169	5/1/2028	\$5,046.27	\$368,377.74
170	6/1/2028	\$5,046.27	\$363,331.47
171	7/1/2028	\$5,046.27	\$358,285.20
172	8/1/2028	\$5,046.27	\$353,238.93
173	9/1/2028	\$5,046.27	\$348,192.66
174	10/1/2028	\$5,046.27	\$343,146.39
175	11/1/2028	\$5,046.27	\$338,100.12
176	12/1/2028	\$5,046.27	\$333,053.85
177	1/1/2029	\$5,046.27	\$328,007.58
178	2/1/2029	\$5,046.27	\$322,961.30
179	3/1/2029	\$5,046.27	\$317,915.03
180	4/1/2029	\$5,046.27	\$312,868.76
181	5/1/2029	\$5,046.27	\$307,822.49
182	6/1/2029	\$5,046.27	\$302,776.22
183	7/1/2029	\$5,046.27	\$297,729.95
184	8/1/2029	\$5,046.27	\$292,683.68
185	9/1/2029	\$5,046.27	\$287,637.41
186	10/1/2029	\$5,046.27	\$282,591.14
187	11/1/2029	\$5,046.27	\$277,544.87
188	12/1/2029	\$5,046.27	\$272,498.59
189	1/1/2030	\$5,046.27	\$267,452.32
190	2/1/2030	\$5,046.27	\$262,406.05
191	3/1/2030	\$5,046.27	\$257,359.78
192	4/1/2030	\$5,046.27	\$252,313.51
193	5/1/2030	\$5,046.27	\$247,267.24
194	6/1/2030	\$5,046.27	\$242,220.97
195	7/1/2030	\$5,046.27	\$237,174.70
196	8/1/2030	\$5,046.27	\$232,128.43
197	9/1/2030	\$5,046.27	\$227,082.16
198	10/1/2030	\$5,046.27	\$222,035.88
199	11/1/2030	\$5,046.27	\$216,989.61
200	12/1/2030	\$5,046.27	\$211,943.34
201	1/1/2031	\$5,046.27	\$206,897.07
202	2/1/2031	\$5,046.27	\$201,850.80
203	3/1/2031	\$5,046.27	\$196,804.53
204	4/1/2031	\$5,046.27	\$191,758.26

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
KEYES PAYMENT  
SCHEDULE A**

<b>Payment</b>	<b>Date</b>	<b>Principal</b>	<b>Balance</b>
205	5/1/2031	\$5,046.27	\$186,711.99
206	6/1/2031	\$5,046.27	\$181,665.72
207	7/1/2031	\$5,046.27	\$176,619.45
208	8/1/2031	\$5,046.27	\$171,573.17
209	9/1/2031	\$5,046.27	\$166,526.90
210	10/1/2031	\$5,046.27	\$161,480.63
211	11/1/2031	\$5,046.27	\$156,434.36
212	12/1/2031	\$5,046.27	\$151,388.09
213	1/1/2032	\$5,046.27	\$146,341.82
214	2/1/2032	\$5,046.27	\$141,295.55
215	3/1/2032	\$5,046.27	\$136,249.28
216	4/1/2032	\$5,046.27	\$131,203.01
217	5/1/2032	\$5,046.27	\$126,156.74
218	6/1/2032	\$5,046.27	\$121,110.46
219	7/1/2032	\$5,046.27	\$116,064.19
220	8/1/2032	\$5,046.27	\$111,017.92
221	9/1/2032	\$5,046.27	\$105,971.65
222	10/1/2032	\$5,046.27	\$100,925.38
223	11/1/2032	\$5,046.27	\$95,879.11
224	12/1/2032	\$5,046.27	\$90,832.84
225	1/1/2033	\$5,046.27	\$85,786.57
226	2/1/2033	\$5,046.27	\$80,740.30
227	3/1/2033	\$5,046.27	\$75,694.03
228	4/1/2033	\$5,046.27	\$70,647.75
229	5/1/2033	\$5,046.27	\$65,601.48
230	6/1/2033	\$5,046.27	\$60,555.21
231	7/1/2033	\$5,046.27	\$55,508.94
232	8/1/2033	\$5,046.27	\$50,462.67
233	9/1/2033	\$5,046.27	\$45,416.40
234	10/1/2033	\$5,046.27	\$40,370.13
235	11/1/2033	\$5,046.27	\$35,323.86
236	12/1/2033	\$5,046.27	\$30,277.59
237	1/1/2034	\$5,046.27	\$25,231.32
238	2/1/2034	\$5,046.27	\$20,185.04
239	3/1/2034	\$5,046.27	\$15,138.77
240	4/1/2034	\$5,046.27	\$10,092.50
241	5/1/2034	\$5,046.27	\$5,046.23
242	6/1/2034	\$5,046.23	\$0.00

**EXHIBIT C**

**EXHIBIT C – MARK COSTANTIN CONFESSION**

SUPREME COURT OF THE STATE OF NEW YORK  
COUNTY OF NEW YORK

ERIC T. SCHNEIDERMAN, Attorney General  
of the State of New York, on behalf of the People  
of the State of New York,

Plaintiff,

- against -

MARK COSTANTIN,

Defendant.

Index No. \_\_\_\_\_

**AFFIDAVIT OF  
CONFESSION OF JUDGMENT**

STATE OF NEW YORK     )  
  )ss.:  
COUNTY OF NEW YORK    )

Mark Costantin, being duly sworn, deposes and says:

1. I am a resident of the State of New York, County of Orange, and currently reside at 49 Hambletonian Parkway, Chester, New York.

2. I hereby confess judgment in accordance with N.Y. C.P.L.R. § 3218 in favor of the Attorney General of the State of New York for the sum of \$482,397.53 under the Assurance of Discontinuance (the "Assurance") that I executed on May 13, 2014.

3. This Confession of Judgment is for a debt justly due to the Attorney General, and I am personally liable to the Attorney General in the amount of \$482,397.53.

4. As agreed in Paragraphs 51 - 56 of the Assurance, I am obligated to pay a total of \$482,397.53 in payments as follows: (i) \$2001.65 upon the signing of the Assurance; (ii) \$2001.65 on or before June 2, 2014; and (iii) beginning July 1, 2014, monthly payments to GTT in accordance with Schedule B to the Assurance. A copy of Schedule B to the Assurance is

annexed hereto and incorporated by reference as if set forth herein.

5. In the event I do not timely make the \$482,397.53 payment or any installments thereof, I agree and understand that the remaining portion of the amount shall become immediately due and payable, with Nine Percent (9%) interest thereon, compounded annually, calculated from the date of default. In that event, I hereby authorize the Attorney General to enter Judgment against me for the full amount of the installments remaining outstanding on the \$482,397.53 at the time of any such default.

6. This original Confession of Judgment shall be held in escrow by the Attorney General.

**Dated:** New York, New York  
May 13, 2014

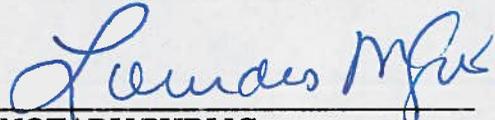
**MARK COSTANTIN**



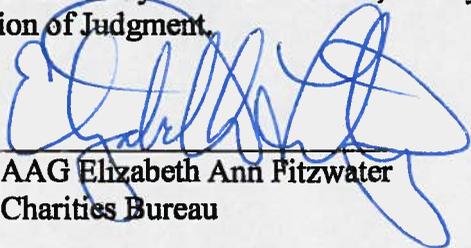
STATE OF NEW YORK )  
 ) ss.:  
COUNTY OF NEW YORK )

On this 13<sup>th</sup> day of May, 2014, before me personally came Mark Costantin, known to me and known to me to be the individual described herein and who executed the foregoing Confession of Judgment and acknowledged to me that he executed the same.

LOURDES M. SOTO  
NOTARY PUBLIC OF THE STATE OF NY  
NO. OJS04612108  
COMMISSION EXPIRES 10/16/17

  
\_\_\_\_\_  
NOTARY PUBLIC

I, Elizabeth Ann Fitzwater, an officer of the New York Attorney General's Office, hereby consent to the terms and conditions set forth in this Confession of Judgment.

  
\_\_\_\_\_  
AAG Elizabeth Ann Fitzwater  
Charities Bureau

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
COSTANTIN PAYMENT  
SCHEDULE B**

Payment	Date	Principal	Balance
1	5/13/2014	\$2,001.65	\$480,395.88
2	6/1/2014	\$2,001.65	\$478,394.23
3	7/1/2014	\$2,001.65	\$476,392.58
4	8/1/2014	\$2,001.65	\$474,390.93
5	9/1/2014	\$2,001.65	\$472,389.28
6	10/1/2014	\$2,001.65	\$470,387.63
7	11/1/2014	\$2,001.65	\$468,385.98
8	12/1/2014	\$2,001.65	\$466,384.33
9	1/1/2015	\$2,001.65	\$464,382.68
10	2/1/2015	\$2,001.65	\$462,381.03
11	3/1/2015	\$2,001.65	\$460,379.38
12	4/1/2015	\$2,001.65	\$458,377.73
13	5/1/2015	\$2,001.65	\$456,376.08
14	6/1/2015	\$2,001.65	\$454,374.43
15	7/1/2015	\$2,001.65	\$452,372.78
16	8/1/2015	\$2,001.65	\$450,371.13
17	9/1/2015	\$2,001.65	\$448,369.48
18	10/1/2015	\$2,001.65	\$446,367.83
19	11/1/2015	\$2,001.65	\$444,366.18
20	12/1/2015	\$2,001.65	\$442,364.53
21	1/1/2016	\$2,001.65	\$440,362.88
22	2/1/2016	\$2,001.65	\$438,361.23
23	3/1/2016	\$2,001.65	\$436,359.58
24	4/1/2016	\$2,001.65	\$434,357.93
25	5/1/2016	\$2,001.65	\$432,356.28
26	6/1/2016	\$2,001.65	\$430,354.63
27	7/1/2016	\$2,001.65	\$428,352.98
28	8/1/2016	\$2,001.65	\$426,351.33
29	9/1/2016	\$2,001.65	\$424,349.68
30	10/1/2016	\$2,001.65	\$422,348.03
31	11/1/2016	\$2,001.65	\$420,346.38
32	12/1/2016	\$2,001.65	\$418,344.73
33	1/1/2017	\$2,001.65	\$416,343.08
34	2/1/2017	\$2,001.65	\$414,341.43
35	3/1/2017	\$2,001.65	\$412,339.78
36	4/1/2017	\$2,001.65	\$410,338.13
37	5/1/2017	\$2,001.65	\$408,336.48
38	6/1/2017	\$2,001.65	\$406,334.83
39	7/1/2017	\$2,001.65	\$404,333.18
40	8/1/2017	\$2,001.65	\$402,331.53
41	9/1/2017	\$2,001.65	\$400,329.88
42	10/1/2017	\$2,001.65	\$398,328.23
43	11/1/2017	\$2,001.65	\$396,326.58
44	12/1/2017	\$2,001.65	\$394,324.93
45	1/1/2018	\$2,001.65	\$392,323.28
46	2/1/2018	\$2,001.65	\$390,321.63
47	3/1/2018	\$2,001.65	\$388,319.98
48	4/1/2018	\$2,001.65	\$386,318.33
49	5/1/2018	\$2,001.65	\$384,316.68
50	6/1/2018	\$2,001.65	\$382,315.03
51	7/1/2018	\$2,001.65	\$380,313.38

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
COSTANTIN PAYMENT  
SCHEDULE B**

Payment	Date	Principal	Balance
52	8/1/2018	\$2,001.65	\$378,311.73
53	9/1/2018	\$2,001.65	\$376,310.08
54	10/1/2018	\$2,001.65	\$374,308.43
55	11/1/2018	\$2,001.65	\$372,306.78
56	12/1/2018	\$2,001.65	\$370,305.13
57	1/1/2019	\$2,001.65	\$368,303.48
58	2/1/2019	\$2,001.65	\$366,301.83
59	3/1/2019	\$2,001.65	\$364,300.18
60	4/1/2019	\$2,001.65	\$362,298.53
61	5/1/2019	\$2,001.65	\$360,296.88
62	6/1/2019	\$2,001.65	\$358,295.23
63	7/1/2019	\$2,001.65	\$356,293.58
64	8/1/2019	\$2,001.65	\$354,291.93
65	9/1/2019	\$2,001.65	\$352,290.28
66	10/1/2019	\$2,001.65	\$350,288.63
67	11/1/2019	\$2,001.65	\$348,286.98
68	12/1/2019	\$2,001.65	\$346,285.33
69	1/1/2020	\$2,001.65	\$344,283.68
70	2/1/2020	\$2,001.65	\$342,282.03
71	3/1/2020	\$2,001.65	\$340,280.38
72	4/1/2020	\$2,001.65	\$338,278.73
73	5/1/2020	\$2,001.65	\$336,277.08
74	6/1/2020	\$2,001.65	\$334,275.43
75	7/1/2020	\$2,001.65	\$332,273.78
76	8/1/2020	\$2,001.65	\$330,272.13
77	9/1/2020	\$2,001.65	\$328,270.48
78	10/1/2020	\$2,001.65	\$326,268.83
79	11/1/2020	\$2,001.65	\$324,267.18
80	12/1/2020	\$2,001.65	\$322,265.53
81	1/1/2021	\$2,001.65	\$320,263.88
82	2/1/2021	\$2,001.65	\$318,262.23
83	3/1/2021	\$2,001.65	\$316,260.58
84	4/1/2021	\$2,001.65	\$314,258.93
85	5/1/2021	\$2,001.65	\$312,257.28
86	6/1/2021	\$2,001.65	\$310,255.63
87	7/1/2021	\$2,001.65	\$308,253.98
88	8/1/2021	\$2,001.65	\$306,252.33
89	9/1/2021	\$2,001.65	\$304,250.68
90	10/1/2021	\$2,001.65	\$302,249.03
91	11/1/2021	\$2,001.65	\$300,247.38
92	12/1/2021	\$2,001.65	\$298,245.73
93	1/1/2022	\$2,001.65	\$296,244.08
94	2/1/2022	\$2,001.65	\$294,242.43
95	3/1/2022	\$2,001.65	\$292,240.78
96	4/1/2022	\$2,001.65	\$290,239.13
97	5/1/2022	\$2,001.65	\$288,237.48
98	6/1/2022	\$2,001.65	\$286,235.83
99	7/1/2022	\$2,001.65	\$284,234.18
100	8/1/2022	\$2,001.65	\$282,232.53
101	9/1/2022	\$2,001.65	\$280,230.88
102	10/1/2022	\$2,001.65	\$278,229.23

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
COSTANTIN PAYMENT  
SCHEDULE B**

Payment	Date	Principal	Balance
103	11/1/2022	\$2,001.65	\$276,227.58
104	12/1/2022	\$2,001.65	\$274,225.93
105	1/1/2023	\$2,001.65	\$272,224.28
106	2/1/2023	\$2,001.65	\$270,222.63
107	3/1/2023	\$2,001.65	\$268,220.98
108	4/1/2023	\$2,001.65	\$266,219.33
109	5/1/2023	\$2,001.65	\$264,217.68
110	6/1/2023	\$2,001.65	\$262,216.03
111	7/1/2023	\$2,001.65	\$260,214.38
112	8/1/2023	\$2,001.65	\$258,212.73
113	9/1/2023	\$2,001.65	\$256,211.08
114	10/1/2023	\$2,001.65	\$254,209.43
115	11/1/2023	\$2,001.65	\$252,207.78
116	12/1/2023	\$2,001.65	\$250,206.13
117	1/1/2024	\$2,001.65	\$248,204.48
118	2/1/2024	\$2,001.65	\$246,202.83
119	3/1/2024	\$2,001.65	\$244,201.18
120	4/1/2024	\$2,001.65	\$242,199.53
121	5/1/2024	\$2,001.65	\$240,197.88
122	6/1/2024	\$2,001.65	\$238,196.23
123	7/1/2024	\$2,001.65	\$236,194.58
124	8/1/2024	\$2,001.65	\$234,192.93
125	9/1/2024	\$2,001.65	\$232,191.28
126	10/1/2024	\$2,001.65	\$230,189.63
127	11/1/2024	\$2,001.65	\$228,187.98
128	12/1/2024	\$2,001.65	\$226,186.33
129	1/1/2025	\$2,001.65	\$224,184.68
130	2/1/2025	\$2,001.65	\$222,183.03
131	3/1/2025	\$2,001.65	\$220,181.38
132	4/1/2025	\$2,001.65	\$218,179.73
133	5/1/2025	\$2,001.65	\$216,178.08
134	6/1/2025	\$2,001.65	\$214,176.43
135	7/1/2025	\$2,001.65	\$212,174.78
136	8/1/2025	\$2,001.65	\$210,173.13
137	9/1/2025	\$2,001.65	\$208,171.48
138	10/1/2025	\$2,001.65	\$206,169.83
139	11/1/2025	\$2,001.65	\$204,168.18
140	12/1/2025	\$2,001.65	\$202,166.53
141	1/1/2026	\$2,001.65	\$200,164.88
142	2/1/2026	\$2,001.65	\$198,163.23
143	3/1/2026	\$2,001.65	\$196,161.58
144	4/1/2026	\$2,001.65	\$194,159.93
145	5/1/2026	\$2,001.65	\$192,158.28
146	6/1/2026	\$2,001.65	\$190,156.63
147	7/1/2026	\$2,001.65	\$188,154.98
148	8/1/2026	\$2,001.65	\$186,153.33
149	9/1/2026	\$2,001.65	\$184,151.68
150	10/1/2026	\$2,001.65	\$182,150.03
151	11/1/2026	\$2,001.65	\$180,148.38
152	12/1/2026	\$2,001.65	\$178,146.73
153	1/1/2027	\$2,001.65	\$176,145.08

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
COSTANTIN PAYMENT  
SCHEDULE B**

Payment	Date	Principal	Balance
154	2/1/2027	\$2,001.65	\$174,143.43
155	3/1/2027	\$2,001.65	\$172,141.78
156	4/1/2027	\$2,001.65	\$170,140.13
157	5/1/2027	\$2,001.65	\$168,138.48
158	6/1/2027	\$2,001.65	\$166,136.83
159	7/1/2027	\$2,001.65	\$164,135.18
160	8/1/2027	\$2,001.65	\$162,133.53
161	9/1/2027	\$2,001.65	\$160,131.88
162	10/1/2027	\$2,001.65	\$158,130.23
163	11/1/2027	\$2,001.65	\$156,128.58
164	12/1/2027	\$2,001.65	\$154,126.93
165	1/1/2028	\$2,001.65	\$152,125.28
166	2/1/2028	\$2,001.65	\$150,123.63
167	3/1/2028	\$2,001.65	\$148,121.98
168	4/1/2028	\$2,001.65	\$146,120.33
169	5/1/2028	\$2,001.65	\$144,118.68
170	6/1/2028	\$2,001.65	\$142,117.03
171	7/1/2028	\$2,001.65	\$140,115.38
172	8/1/2028	\$2,001.65	\$138,113.73
173	9/1/2028	\$2,001.65	\$136,112.08
174	10/1/2028	\$2,001.65	\$134,110.43
175	11/1/2028	\$2,001.65	\$132,108.78
176	12/1/2028	\$2,001.65	\$130,107.13
177	1/1/2029	\$2,001.65	\$128,105.48
178	2/1/2029	\$2,001.65	\$126,103.83
179	3/1/2029	\$2,001.65	\$124,102.18
180	4/1/2029	\$2,001.65	\$122,100.53
181	5/1/2029	\$2,001.65	\$120,098.88
182	6/1/2029	\$2,001.65	\$118,097.23
183	7/1/2029	\$2,001.65	\$116,095.58
184	8/1/2029	\$2,001.65	\$114,093.93
185	9/1/2029	\$2,001.65	\$112,092.28
186	10/1/2029	\$2,001.65	\$110,090.63
187	11/1/2029	\$2,001.65	\$108,088.98
188	12/1/2029	\$2,001.65	\$106,087.33
189	1/1/2030	\$2,001.65	\$104,085.68
190	2/1/2030	\$2,001.65	\$102,084.03
191	3/1/2030	\$2,001.65	\$100,082.38
192	4/1/2030	\$2,001.65	\$98,080.73
193	5/1/2030	\$2,001.65	\$96,079.08
194	6/1/2030	\$2,001.65	\$94,077.43
195	7/1/2030	\$2,001.65	\$92,075.78
196	8/1/2030	\$2,001.65	\$90,074.13
197	9/1/2030	\$2,001.65	\$88,072.48
198	10/1/2030	\$2,001.65	\$86,070.83
199	11/1/2030	\$2,001.65	\$84,069.18
200	12/1/2030	\$2,001.65	\$82,067.53
201	1/1/2031	\$2,001.65	\$80,065.88
202	2/1/2031	\$2,001.65	\$78,064.23
203	3/1/2031	\$2,001.65	\$76,062.58
204	4/1/2031	\$2,001.65	\$74,060.93

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
COSTANTIN PAYMENT  
SCHEDULE B**

Payment	Date	Principal	Balance
205	5/1/2031	\$2,001.65	\$72,059.28
206	6/1/2031	\$2,001.65	\$70,057.63
207	7/1/2031	\$2,001.65	\$68,055.98
208	8/1/2031	\$2,001.65	\$66,054.33
209	9/1/2031	\$2,001.65	\$64,052.68
210	10/1/2031	\$2,001.65	\$62,051.03
211	11/1/2031	\$2,001.65	\$60,049.38
212	12/1/2031	\$2,001.65	\$58,047.73
213	1/1/2032	\$2,001.65	\$56,046.08
214	2/1/2032	\$2,001.65	\$54,044.43
215	3/1/2032	\$2,001.65	\$52,042.78
216	4/1/2032	\$2,001.65	\$50,041.13
217	5/1/2032	\$2,001.65	\$48,039.48
218	6/1/2032	\$2,001.65	\$46,037.83
219	7/1/2032	\$2,001.65	\$44,036.18
220	8/1/2032	\$2,001.65	\$42,034.53
221	9/1/2032	\$2,001.65	\$40,032.88
222	10/1/2032	\$2,001.65	\$38,031.23
223	11/1/2032	\$2,001.65	\$36,029.58
224	12/1/2032	\$2,001.65	\$34,027.93
225	1/1/2033	\$2,001.65	\$32,026.28
226	2/1/2033	\$2,001.65	\$30,024.63
227	3/1/2033	\$2,001.65	\$28,022.98
228	4/1/2033	\$2,001.65	\$26,021.33
229	5/1/2033	\$2,001.65	\$24,019.68
230	6/1/2033	\$2,001.65	\$22,018.03
231	7/1/2033	\$2,001.65	\$20,016.38
232	8/1/2033	\$2,001.65	\$18,014.73
233	9/1/2033	\$2,001.65	\$16,013.08
234	10/1/2033	\$2,001.65	\$14,011.43
235	11/1/2033	\$2,001.65	\$12,009.78
236	12/1/2033	\$2,001.65	\$10,008.13
237	1/1/2034	\$2,001.65	\$8,006.48
238	2/1/2034	\$2,001.65	\$6,004.83
239	3/1/2034	\$2,001.65	\$4,003.18
240	4/1/2034	\$2,001.65	\$2,001.53
241	5/1/2034	\$2,001.53	(\$0.00)

**SCHEDULE A**

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
KEYES PAYMENT  
SCHEDULE A**

<b>Payment</b>	<b>Date</b>	<b>Principal</b>	<b>Balance</b>
1	5/13/2014	\$10,000.00	\$1,221,105.00
2	6/1/2014	\$10,000.00	\$1,211,105.00
3	7/1/2014	\$5,046.27	\$1,206,058.73
4	8/1/2014	\$5,046.27	\$1,201,012.46
5	9/1/2014	\$5,046.27	\$1,195,966.19
6	10/1/2014	\$5,046.27	\$1,190,919.92
7	11/1/2014	\$5,046.27	\$1,185,873.65
8	12/1/2014	\$5,046.27	\$1,180,827.37
9	1/1/2015	\$5,046.27	\$1,175,781.10
10	2/1/2015	\$5,046.27	\$1,170,734.83
11	3/1/2015	\$5,046.27	\$1,165,688.56
12	4/1/2015	\$5,046.27	\$1,160,642.29
13	5/1/2015	\$5,046.27	\$1,155,596.02
14	6/1/2015	\$5,046.27	\$1,150,549.75
15	7/1/2015	\$5,046.27	\$1,145,503.48
16	8/1/2015	\$5,046.27	\$1,140,457.21
17	9/1/2015	\$5,046.27	\$1,135,410.94
18	10/1/2015	\$5,046.27	\$1,130,364.66
19	11/1/2015	\$5,046.27	\$1,125,318.39
20	12/1/2015	\$5,046.27	\$1,120,272.12
21	1/1/2016	\$5,046.27	\$1,115,225.85
22	2/1/2016	\$5,046.27	\$1,110,179.58
23	3/1/2016	\$5,046.27	\$1,105,133.31
24	4/1/2016	\$5,046.27	\$1,100,087.04
25	5/1/2016	\$5,046.27	\$1,095,040.77
26	6/1/2016	\$5,046.27	\$1,089,994.50
27	7/1/2016	\$5,046.27	\$1,084,948.23
28	8/1/2016	\$5,046.27	\$1,079,901.96
29	9/1/2016	\$5,046.27	\$1,074,855.68
30	10/1/2016	\$5,046.27	\$1,069,809.41
31	11/1/2016	\$5,046.27	\$1,064,763.14
32	12/1/2016	\$5,046.27	\$1,059,716.87
33	1/1/2017	\$5,046.27	\$1,054,670.60
34	2/1/2017	\$5,046.27	\$1,049,624.33
35	3/1/2017	\$5,046.27	\$1,044,578.06
36	4/1/2017	\$5,046.27	\$1,039,531.79
37	5/1/2017	\$5,046.27	\$1,034,485.52
38	6/1/2017	\$5,046.27	\$1,029,439.24
39	7/1/2017	\$5,046.27	\$1,024,392.97
40	8/1/2017	\$5,046.27	\$1,019,346.70
41	9/1/2017	\$5,046.27	\$1,014,300.43
42	10/1/2017	\$5,046.27	\$1,009,254.16
43	11/1/2017	\$5,046.27	\$1,004,207.89
44	12/1/2017	\$5,046.27	\$999,161.62
45	1/1/2018	\$5,046.27	\$994,115.35
46	2/1/2018	\$5,046.27	\$989,069.08
47	3/1/2018	\$5,046.27	\$984,022.81
48	4/1/2018	\$5,046.27	\$978,976.53
49	5/1/2018	\$5,046.27	\$973,930.26
50	6/1/2018	\$5,046.27	\$968,883.99
51	7/1/2018	\$5,046.27	\$963,837.72

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
KEYES PAYMENT  
SCHEDULE A**

<b>Payment</b>	<b>Date</b>	<b>Principal</b>	<b>Balance</b>
52	8/1/2018	\$5,046.27	\$958,791.45
53	9/1/2018	\$5,046.27	\$953,745.18
54	10/1/2018	\$5,046.27	\$948,698.91
55	11/1/2018	\$5,046.27	\$943,652.64
56	12/1/2018	\$5,046.27	\$938,606.37
57	1/1/2019	\$5,046.27	\$933,560.10
58	2/1/2019	\$5,046.27	\$928,513.82
59	3/1/2019	\$5,046.27	\$923,467.55
60	4/1/2019	\$5,046.27	\$918,421.28
61	5/1/2019	\$5,046.27	\$913,375.01
62	6/1/2019	\$5,046.27	\$908,328.74
63	7/1/2019	\$5,046.27	\$903,282.47
64	8/1/2019	\$5,046.27	\$898,236.20
65	9/1/2019	\$5,046.27	\$893,189.93
66	10/1/2019	\$5,046.27	\$888,143.66
67	11/1/2019	\$5,046.27	\$883,097.39
68	12/1/2019	\$5,046.27	\$878,051.11
69	1/1/2020	\$5,046.27	\$873,004.84
70	2/1/2020	\$5,046.27	\$867,958.57
71	3/1/2020	\$5,046.27	\$862,912.30
72	4/1/2020	\$5,046.27	\$857,866.03
73	5/1/2020	\$5,046.27	\$852,819.76
74	6/1/2020	\$5,046.27	\$847,773.49
75	7/1/2020	\$5,046.27	\$842,727.22
76	8/1/2020	\$5,046.27	\$837,680.95
77	9/1/2020	\$5,046.27	\$832,634.68
78	10/1/2020	\$5,046.27	\$827,588.40
79	11/1/2020	\$5,046.27	\$822,542.13
80	12/1/2020	\$5,046.27	\$817,495.86
81	1/1/2021	\$5,046.27	\$812,449.59
82	2/1/2021	\$5,046.27	\$807,403.32
83	3/1/2021	\$5,046.27	\$802,357.05
84	4/1/2021	\$5,046.27	\$797,310.78
85	5/1/2021	\$5,046.27	\$792,264.51
86	6/1/2021	\$5,046.27	\$787,218.24
87	7/1/2021	\$5,046.27	\$782,171.97
88	8/1/2021	\$5,046.27	\$777,125.69
89	9/1/2021	\$5,046.27	\$772,079.42
90	10/1/2021	\$5,046.27	\$767,033.15
91	11/1/2021	\$5,046.27	\$761,986.88
92	12/1/2021	\$5,046.27	\$756,940.61
93	1/1/2022	\$5,046.27	\$751,894.34
94	2/1/2022	\$5,046.27	\$746,848.07
95	3/1/2022	\$5,046.27	\$741,801.80
96	4/1/2022	\$5,046.27	\$736,755.53
97	5/1/2022	\$5,046.27	\$731,709.26
98	6/1/2022	\$5,046.27	\$726,662.98
99	7/1/2022	\$5,046.27	\$721,616.71
100	8/1/2022	\$5,046.27	\$716,570.44
101	9/1/2022	\$5,046.27	\$711,524.17
102	10/1/2022	\$5,046.27	\$706,477.90

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
KEYES PAYMENT  
SCHEDULE A**

<b>Payment</b>	<b>Date</b>	<b>Principal</b>	<b>Balance</b>
103	11/1/2022	\$5,046.27	\$701,431.63
104	12/1/2022	\$5,046.27	\$696,385.36
105	1/1/2023	\$5,046.27	\$691,339.09
106	2/1/2023	\$5,046.27	\$686,292.82
107	3/1/2023	\$5,046.27	\$681,246.55
108	4/1/2023	\$5,046.27	\$676,200.27
109	5/1/2023	\$5,046.27	\$671,154.00
110	6/1/2023	\$5,046.27	\$666,107.73
111	7/1/2023	\$5,046.27	\$661,061.46
112	8/1/2023	\$5,046.27	\$656,015.19
113	9/1/2023	\$5,046.27	\$650,968.92
114	10/1/2023	\$5,046.27	\$645,922.65
115	11/1/2023	\$5,046.27	\$640,876.38
116	12/1/2023	\$5,046.27	\$635,830.11
117	1/1/2024	\$5,046.27	\$630,783.84
118	2/1/2024	\$5,046.27	\$625,737.56
119	3/1/2024	\$5,046.27	\$620,691.29
120	4/1/2024	\$5,046.27	\$615,645.02
121	5/1/2024	\$5,046.27	\$610,598.75
122	6/1/2024	\$5,046.27	\$605,552.48
123	7/1/2024	\$5,046.27	\$600,506.21
124	8/1/2024	\$5,046.27	\$595,459.94
125	9/1/2024	\$5,046.27	\$590,413.67
126	10/1/2024	\$5,046.27	\$585,367.40
127	11/1/2024	\$5,046.27	\$580,321.13
128	12/1/2024	\$5,046.27	\$575,274.86
129	1/1/2025	\$5,046.27	\$570,228.58
130	2/1/2025	\$5,046.27	\$565,182.31
131	3/1/2025	\$5,046.27	\$560,136.04
132	4/1/2025	\$5,046.27	\$555,089.77
133	5/1/2025	\$5,046.27	\$550,043.50
134	6/1/2025	\$5,046.27	\$544,997.23
135	7/1/2025	\$5,046.27	\$539,950.96
136	8/1/2025	\$5,046.27	\$534,904.69
137	9/1/2025	\$5,046.27	\$529,858.42
138	10/1/2025	\$5,046.27	\$524,812.14
139	11/1/2025	\$5,046.27	\$519,765.87
140	12/1/2025	\$5,046.27	\$514,719.60
141	1/1/2026	\$5,046.27	\$509,673.33
142	2/1/2026	\$5,046.27	\$504,627.06
143	3/1/2026	\$5,046.27	\$499,580.79
144	4/1/2026	\$5,046.27	\$494,534.52
145	5/1/2026	\$5,046.27	\$489,488.25
146	6/1/2026	\$5,046.27	\$484,441.98
147	7/1/2026	\$5,046.27	\$479,395.71
148	8/1/2026	\$5,046.27	\$474,349.43
149	9/1/2026	\$5,046.27	\$469,303.16
150	10/1/2026	\$5,046.27	\$464,256.89
151	11/1/2026	\$5,046.27	\$459,210.62
152	12/1/2026	\$5,046.27	\$454,164.35
153	1/1/2027	\$5,046.27	\$449,118.08

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
KEYES PAYMENT  
SCHEDULE A**

<b>Payment</b>	<b>Date</b>	<b>Principal</b>	<b>Balance</b>
154	2/1/2027	\$5,046.27	\$444,071.81
155	3/1/2027	\$5,046.27	\$439,026.54
156	4/1/2027	\$5,046.27	\$433,979.27
157	5/1/2027	\$5,046.27	\$428,933.00
158	6/1/2027	\$5,046.27	\$423,886.72
159	7/1/2027	\$5,046.27	\$418,840.45
160	8/1/2027	\$5,046.27	\$413,794.18
161	9/1/2027	\$5,046.27	\$408,747.91
162	10/1/2027	\$5,046.27	\$403,701.64
163	11/1/2027	\$5,046.27	\$398,655.37
164	12/1/2027	\$5,046.27	\$393,609.10
165	1/1/2028	\$5,046.27	\$388,562.83
166	2/1/2028	\$5,046.27	\$383,516.56
167	3/1/2028	\$5,046.27	\$378,470.29
168	4/1/2028	\$5,046.27	\$373,424.01
169	5/1/2028	\$5,046.27	\$368,377.74
170	6/1/2028	\$5,046.27	\$363,331.47
171	7/1/2028	\$5,046.27	\$358,285.20
172	8/1/2028	\$5,046.27	\$353,238.93
173	9/1/2028	\$5,046.27	\$348,192.66
174	10/1/2028	\$5,046.27	\$343,146.39
175	11/1/2028	\$5,046.27	\$338,100.12
176	12/1/2028	\$5,046.27	\$333,053.85
177	1/1/2029	\$5,046.27	\$328,007.58
178	2/1/2029	\$5,046.27	\$322,961.30
179	3/1/2029	\$5,046.27	\$317,915.03
180	4/1/2029	\$5,046.27	\$312,868.76
181	5/1/2029	\$5,046.27	\$307,822.49
182	6/1/2029	\$5,046.27	\$302,776.22
183	7/1/2029	\$5,046.27	\$297,729.95
184	8/1/2029	\$5,046.27	\$292,683.68
185	9/1/2029	\$5,046.27	\$287,637.41
186	10/1/2029	\$5,046.27	\$282,591.14
187	11/1/2029	\$5,046.27	\$277,544.87
188	12/1/2029	\$5,046.27	\$272,498.59
189	1/1/2030	\$5,046.27	\$267,452.32
190	2/1/2030	\$5,046.27	\$262,406.05
191	3/1/2030	\$5,046.27	\$257,359.78
192	4/1/2030	\$5,046.27	\$252,313.51
193	5/1/2030	\$5,046.27	\$247,267.24
194	6/1/2030	\$5,046.27	\$242,220.97
195	7/1/2030	\$5,046.27	\$237,174.70
196	8/1/2030	\$5,046.27	\$232,128.43
197	9/1/2030	\$5,046.27	\$227,082.16
198	10/1/2030	\$5,046.27	\$222,035.88
199	11/1/2030	\$5,046.27	\$216,989.61
200	12/1/2030	\$5,046.27	\$211,943.34
201	1/1/2031	\$5,046.27	\$206,897.07
202	2/1/2031	\$5,046.27	\$201,850.80
203	3/1/2031	\$5,046.27	\$196,804.53
204	4/1/2031	\$5,046.27	\$191,758.26

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
KEYES PAYMENT  
SCHEDULE A**

<b>Payment</b>	<b>Date</b>	<b>Principal</b>	<b>Balance</b>
205	5/1/2031	\$5,046.27	\$186,711.99
206	6/1/2031	\$5,046.27	\$181,665.72
207	7/1/2031	\$5,046.27	\$176,619.45
208	8/1/2031	\$5,046.27	\$171,573.17
209	9/1/2031	\$5,046.27	\$166,526.90
210	10/1/2031	\$5,046.27	\$161,480.63
211	11/1/2031	\$5,046.27	\$156,434.36
212	12/1/2031	\$5,046.27	\$151,388.09
213	1/1/2032	\$5,046.27	\$146,341.82
214	2/1/2032	\$5,046.27	\$141,295.55
215	3/1/2032	\$5,046.27	\$136,249.28
216	4/1/2032	\$5,046.27	\$131,203.01
217	5/1/2032	\$5,046.27	\$126,156.74
218	6/1/2032	\$5,046.27	\$121,110.46
219	7/1/2032	\$5,046.27	\$116,064.19
220	8/1/2032	\$5,046.27	\$111,017.92
221	9/1/2032	\$5,046.27	\$105,971.65
222	10/1/2032	\$5,046.27	\$100,925.38
223	11/1/2032	\$5,046.27	\$95,879.11
224	12/1/2032	\$5,046.27	\$90,832.84
225	1/1/2033	\$5,046.27	\$85,786.57
226	2/1/2033	\$5,046.27	\$80,740.30
227	3/1/2033	\$5,046.27	\$75,694.03
228	4/1/2033	\$5,046.27	\$70,647.75
229	5/1/2033	\$5,046.27	\$65,601.48
230	6/1/2033	\$5,046.27	\$60,555.21
231	7/1/2033	\$5,046.27	\$55,508.94
232	8/1/2033	\$5,046.27	\$50,462.67
233	9/1/2033	\$5,046.27	\$45,416.40
234	10/1/2033	\$5,046.27	\$40,370.13
235	11/1/2033	\$5,046.27	\$35,323.86
236	12/1/2033	\$5,046.27	\$30,277.59
237	1/1/2034	\$5,046.27	\$25,231.32
238	2/1/2034	\$5,046.27	\$20,185.04
239	3/1/2034	\$5,046.27	\$15,138.77
240	4/1/2034	\$5,046.27	\$10,092.50
241	5/1/2034	\$5,046.27	\$5,046.23
242	6/1/2034	\$5,046.23	\$0.00

**SCHEDULE B**

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
COSTANTIN PAYMENT  
SCHEDULE B**

Payment	Date	Principal	Balance
1	5/13/2014	\$2,001.65	\$480,395.88
2	6/1/2014	\$2,001.65	\$478,394.23
3	7/1/2014	\$2,001.65	\$476,392.58
4	8/1/2014	\$2,001.65	\$474,390.93
5	9/1/2014	\$2,001.65	\$472,389.28
6	10/1/2014	\$2,001.65	\$470,387.63
7	11/1/2014	\$2,001.65	\$468,385.98
8	12/1/2014	\$2,001.65	\$466,384.33
9	1/1/2015	\$2,001.65	\$464,382.68
10	2/1/2015	\$2,001.65	\$462,381.03
11	3/1/2015	\$2,001.65	\$460,379.38
12	4/1/2015	\$2,001.65	\$458,377.73
13	5/1/2015	\$2,001.65	\$456,376.08
14	6/1/2015	\$2,001.65	\$454,374.43
15	7/1/2015	\$2,001.65	\$452,372.78
16	8/1/2015	\$2,001.65	\$450,371.13
17	9/1/2015	\$2,001.65	\$448,369.48
18	10/1/2015	\$2,001.65	\$446,367.83
19	11/1/2015	\$2,001.65	\$444,366.18
20	12/1/2015	\$2,001.65	\$442,364.53
21	1/1/2016	\$2,001.65	\$440,362.88
22	2/1/2016	\$2,001.65	\$438,361.23
23	3/1/2016	\$2,001.65	\$436,359.58
24	4/1/2016	\$2,001.65	\$434,357.93
25	5/1/2016	\$2,001.65	\$432,356.28
26	6/1/2016	\$2,001.65	\$430,354.63
27	7/1/2016	\$2,001.65	\$428,352.98
28	8/1/2016	\$2,001.65	\$426,351.33
29	9/1/2016	\$2,001.65	\$424,349.68
30	10/1/2016	\$2,001.65	\$422,348.03
31	11/1/2016	\$2,001.65	\$420,346.38
32	12/1/2016	\$2,001.65	\$418,344.73
33	1/1/2017	\$2,001.65	\$416,343.08
34	2/1/2017	\$2,001.65	\$414,341.43
35	3/1/2017	\$2,001.65	\$412,339.78
36	4/1/2017	\$2,001.65	\$410,338.13
37	5/1/2017	\$2,001.65	\$408,336.48
38	6/1/2017	\$2,001.65	\$406,334.83
39	7/1/2017	\$2,001.65	\$404,333.18
40	8/1/2017	\$2,001.65	\$402,331.53
41	9/1/2017	\$2,001.65	\$400,329.88
42	10/1/2017	\$2,001.65	\$398,328.23
43	11/1/2017	\$2,001.65	\$396,326.58
44	12/1/2017	\$2,001.65	\$394,324.93
45	1/1/2018	\$2,001.65	\$392,323.28
46	2/1/2018	\$2,001.65	\$390,321.63
47	3/1/2018	\$2,001.65	\$388,319.98
48	4/1/2018	\$2,001.65	\$386,318.33
49	5/1/2018	\$2,001.65	\$384,316.68
50	6/1/2018	\$2,001.65	\$382,315.03
51	7/1/2018	\$2,001.65	\$380,313.38

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
COSTANTIN PAYMENT  
SCHEDULE B**

Payment	Date	Principal	Balance
52	8/1/2018	\$2,001.65	\$378,311.73
53	9/1/2018	\$2,001.65	\$376,310.08
54	10/1/2018	\$2,001.65	\$374,308.43
55	11/1/2018	\$2,001.65	\$372,306.78
56	12/1/2018	\$2,001.65	\$370,305.13
57	1/1/2019	\$2,001.65	\$368,303.48
58	2/1/2019	\$2,001.65	\$366,301.83
59	3/1/2019	\$2,001.65	\$364,300.18
60	4/1/2019	\$2,001.65	\$362,298.53
61	5/1/2019	\$2,001.65	\$360,296.88
62	6/1/2019	\$2,001.65	\$358,295.23
63	7/1/2019	\$2,001.65	\$356,293.58
64	8/1/2019	\$2,001.65	\$354,291.93
65	9/1/2019	\$2,001.65	\$352,290.28
66	10/1/2019	\$2,001.65	\$350,288.63
67	11/1/2019	\$2,001.65	\$348,286.98
68	12/1/2019	\$2,001.65	\$346,285.33
69	1/1/2020	\$2,001.65	\$344,283.68
70	2/1/2020	\$2,001.65	\$342,282.03
71	3/1/2020	\$2,001.65	\$340,280.38
72	4/1/2020	\$2,001.65	\$338,278.73
73	5/1/2020	\$2,001.65	\$336,277.08
74	6/1/2020	\$2,001.65	\$334,275.43
75	7/1/2020	\$2,001.65	\$332,273.78
76	8/1/2020	\$2,001.65	\$330,272.13
77	9/1/2020	\$2,001.65	\$328,270.48
78	10/1/2020	\$2,001.65	\$326,268.83
79	11/1/2020	\$2,001.65	\$324,267.18
80	12/1/2020	\$2,001.65	\$322,265.53
81	1/1/2021	\$2,001.65	\$320,263.88
82	2/1/2021	\$2,001.65	\$318,262.23
83	3/1/2021	\$2,001.65	\$316,260.58
84	4/1/2021	\$2,001.65	\$314,258.93
85	5/1/2021	\$2,001.65	\$312,257.28
86	6/1/2021	\$2,001.65	\$310,255.63
87	7/1/2021	\$2,001.65	\$308,253.98
88	8/1/2021	\$2,001.65	\$306,252.33
89	9/1/2021	\$2,001.65	\$304,250.68
90	10/1/2021	\$2,001.65	\$302,249.03
91	11/1/2021	\$2,001.65	\$300,247.38
92	12/1/2021	\$2,001.65	\$298,245.73
93	1/1/2022	\$2,001.65	\$296,244.08
94	2/1/2022	\$2,001.65	\$294,242.43
95	3/1/2022	\$2,001.65	\$292,240.78
96	4/1/2022	\$2,001.65	\$290,239.13
97	5/1/2022	\$2,001.65	\$288,237.48
98	6/1/2022	\$2,001.65	\$286,235.83
99	7/1/2022	\$2,001.65	\$284,234.18
100	8/1/2022	\$2,001.65	\$282,232.53
101	9/1/2022	\$2,001.65	\$280,230.88
102	10/1/2022	\$2,001.65	\$278,229.23

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
COSTANTIN PAYMENT  
SCHEDULE B**

Payment	Date	Principal	Balance
103	11/1/2022	\$2,001.65	\$276,227.58
104	12/1/2022	\$2,001.65	\$274,225.93
105	1/1/2023	\$2,001.65	\$272,224.28
106	2/1/2023	\$2,001.65	\$270,222.63
107	3/1/2023	\$2,001.65	\$268,220.98
108	4/1/2023	\$2,001.65	\$266,219.33
109	5/1/2023	\$2,001.65	\$264,217.68
110	6/1/2023	\$2,001.65	\$262,216.03
111	7/1/2023	\$2,001.65	\$260,214.38
112	8/1/2023	\$2,001.65	\$258,212.73
113	9/1/2023	\$2,001.65	\$256,211.08
114	10/1/2023	\$2,001.65	\$254,209.43
115	11/1/2023	\$2,001.65	\$252,207.78
116	12/1/2023	\$2,001.65	\$250,206.13
117	1/1/2024	\$2,001.65	\$248,204.48
118	2/1/2024	\$2,001.65	\$246,202.83
119	3/1/2024	\$2,001.65	\$244,201.18
120	4/1/2024	\$2,001.65	\$242,199.53
121	5/1/2024	\$2,001.65	\$240,197.88
122	6/1/2024	\$2,001.65	\$238,196.23
123	7/1/2024	\$2,001.65	\$236,194.58
124	8/1/2024	\$2,001.65	\$234,192.93
125	9/1/2024	\$2,001.65	\$232,191.28
126	10/1/2024	\$2,001.65	\$230,189.63
127	11/1/2024	\$2,001.65	\$228,187.98
128	12/1/2024	\$2,001.65	\$226,186.33
129	1/1/2025	\$2,001.65	\$224,184.68
130	2/1/2025	\$2,001.65	\$222,183.03
131	3/1/2025	\$2,001.65	\$220,181.38
132	4/1/2025	\$2,001.65	\$218,179.73
133	5/1/2025	\$2,001.65	\$216,178.08
134	6/1/2025	\$2,001.65	\$214,176.43
135	7/1/2025	\$2,001.65	\$212,174.78
136	8/1/2025	\$2,001.65	\$210,173.13
137	9/1/2025	\$2,001.65	\$208,171.48
138	10/1/2025	\$2,001.65	\$206,169.83
139	11/1/2025	\$2,001.65	\$204,168.18
140	12/1/2025	\$2,001.65	\$202,166.53
141	1/1/2026	\$2,001.65	\$200,164.88
142	2/1/2026	\$2,001.65	\$198,163.23
143	3/1/2026	\$2,001.65	\$196,161.58
144	4/1/2026	\$2,001.65	\$194,159.93
145	5/1/2026	\$2,001.65	\$192,158.28
146	6/1/2026	\$2,001.65	\$190,156.63
147	7/1/2026	\$2,001.65	\$188,154.98
148	8/1/2026	\$2,001.65	\$186,153.33
149	9/1/2026	\$2,001.65	\$184,151.68
150	10/1/2026	\$2,001.65	\$182,150.03
151	11/1/2026	\$2,001.65	\$180,148.38
152	12/1/2026	\$2,001.65	\$178,146.73
153	1/1/2027	\$2,001.65	\$176,145.08

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
COSTANTIN PAYMENT  
SCHEDULE B**

Payment	Date	Principal	Balance
154	2/1/2027	\$2,001.65	\$174,143.43
155	3/1/2027	\$2,001.65	\$172,141.78
156	4/1/2027	\$2,001.65	\$170,140.13
157	5/1/2027	\$2,001.65	\$168,138.48
158	6/1/2027	\$2,001.65	\$166,136.83
159	7/1/2027	\$2,001.65	\$164,135.18
160	8/1/2027	\$2,001.65	\$162,133.53
161	9/1/2027	\$2,001.65	\$160,131.88
162	10/1/2027	\$2,001.65	\$158,130.23
163	11/1/2027	\$2,001.65	\$156,128.58
164	12/1/2027	\$2,001.65	\$154,126.93
165	1/1/2028	\$2,001.65	\$152,125.28
166	2/1/2028	\$2,001.65	\$150,123.63
167	3/1/2028	\$2,001.65	\$148,121.98
168	4/1/2028	\$2,001.65	\$146,120.33
169	5/1/2028	\$2,001.65	\$144,118.68
170	6/1/2028	\$2,001.65	\$142,117.03
171	7/1/2028	\$2,001.65	\$140,115.38
172	8/1/2028	\$2,001.65	\$138,113.73
173	9/1/2028	\$2,001.65	\$136,112.08
174	10/1/2028	\$2,001.65	\$134,110.43
175	11/1/2028	\$2,001.65	\$132,108.78
176	12/1/2028	\$2,001.65	\$130,107.13
177	1/1/2029	\$2,001.65	\$128,105.48
178	2/1/2029	\$2,001.65	\$126,103.83
179	3/1/2029	\$2,001.65	\$124,102.18
180	4/1/2029	\$2,001.65	\$122,100.53
181	5/1/2029	\$2,001.65	\$120,098.88
182	6/1/2029	\$2,001.65	\$118,097.23
183	7/1/2029	\$2,001.65	\$116,095.58
184	8/1/2029	\$2,001.65	\$114,093.93
185	9/1/2029	\$2,001.65	\$112,092.28
186	10/1/2029	\$2,001.65	\$110,090.63
187	11/1/2029	\$2,001.65	\$108,088.98
188	12/1/2029	\$2,001.65	\$106,087.33
189	1/1/2030	\$2,001.65	\$104,085.68
190	2/1/2030	\$2,001.65	\$102,084.03
191	3/1/2030	\$2,001.65	\$100,082.38
192	4/1/2030	\$2,001.65	\$98,080.73
193	5/1/2030	\$2,001.65	\$96,079.08
194	6/1/2030	\$2,001.65	\$94,077.43
195	7/1/2030	\$2,001.65	\$92,075.78
196	8/1/2030	\$2,001.65	\$90,074.13
197	9/1/2030	\$2,001.65	\$88,072.48
198	10/1/2030	\$2,001.65	\$86,070.83
199	11/1/2030	\$2,001.65	\$84,069.18
200	12/1/2030	\$2,001.65	\$82,067.53
201	1/1/2031	\$2,001.65	\$80,065.88
202	2/1/2031	\$2,001.65	\$78,064.23
203	3/1/2031	\$2,001.65	\$76,062.58
204	4/1/2031	\$2,001.65	\$74,060.93

**GLAD TIDINGS TABERNACLE ASSURANCE OF DISCONTINUANCE  
COSTANTIN PAYMENT  
SCHEDULE B**

Payment	Date	Principal	Balance
205	5/1/2031	\$2,001.65	\$72,059.28
206	6/1/2031	\$2,001.65	\$70,057.63
207	7/1/2031	\$2,001.65	\$68,055.98
208	8/1/2031	\$2,001.65	\$66,054.33
209	9/1/2031	\$2,001.65	\$64,052.68
210	10/1/2031	\$2,001.65	\$62,051.03
211	11/1/2031	\$2,001.65	\$60,049.38
212	12/1/2031	\$2,001.65	\$58,047.73
213	1/1/2032	\$2,001.65	\$56,046.08
214	2/1/2032	\$2,001.65	\$54,044.43
215	3/1/2032	\$2,001.65	\$52,042.78
216	4/1/2032	\$2,001.65	\$50,041.13
217	5/1/2032	\$2,001.65	\$48,039.48
218	6/1/2032	\$2,001.65	\$46,037.83
219	7/1/2032	\$2,001.65	\$44,036.18
220	8/1/2032	\$2,001.65	\$42,034.53
221	9/1/2032	\$2,001.65	\$40,032.88
222	10/1/2032	\$2,001.65	\$38,031.23
223	11/1/2032	\$2,001.65	\$36,029.58
224	12/1/2032	\$2,001.65	\$34,027.93
225	1/1/2033	\$2,001.65	\$32,026.28
226	2/1/2033	\$2,001.65	\$30,024.63
227	3/1/2033	\$2,001.65	\$28,022.98
228	4/1/2033	\$2,001.65	\$26,021.33
229	5/1/2033	\$2,001.65	\$24,019.68
230	6/1/2033	\$2,001.65	\$22,018.03
231	7/1/2033	\$2,001.65	\$20,016.38
232	8/1/2033	\$2,001.65	\$18,014.73
233	9/1/2033	\$2,001.65	\$16,013.08
234	10/1/2033	\$2,001.65	\$14,011.43
235	11/1/2033	\$2,001.65	\$12,009.78
236	12/1/2033	\$2,001.65	\$10,008.13
237	1/1/2034	\$2,001.65	\$8,006.48
238	2/1/2034	\$2,001.65	\$6,004.83
239	3/1/2034	\$2,001.65	\$4,003.18
240	4/1/2034	\$2,001.65	\$2,001.53
241	5/1/2034	\$2,001.53	(\$0.00)