

Quit Claim Deed

This Quit Claim Deed, Made the 23 day of October, 2023

From: Rebekah Norman

To: The Lord

I (we) hereby transfer to the Lord the ownership of the following possessions:

- | | |
|---|------------------------------|
| <u>Me (including ^{healthy} plans/dreams)</u> | <u>Fiber Equipment</u> |
| <u>Time</u> | <u>Clothing</u> |
| <u>Home & Yard</u> | <u>All other possessions</u> |
| <u>Raymond James Accts</u> | <u></u> |
| <u>Retirement & 401-K</u> | <u></u> |
| <u>CAR</u> | <u></u> |

Rebekah Norman

Witnesses who hold me (us) accountable in the recognition of the Lord's ownership:

This instrument is not a binding legal document and cannot be used to transfer property.

Assets & Liabilities

Date: 10-22-23

<i>ASSETS</i> (Present Market Value)	Balance
Cash On Hand (both husband and wife if married)	
Checking Accounts	100
Savings Accounts	1596
HSA / FSA Accounts	250
Stocks and Bonds	181,469
Cash Value of Life Insurance	
Primary Home Value (look up value, e.g., zillow.com)	430,500
Other Real Estate	
Automobile 1 (look up value, e.g., kbb.com)	19,410
Automobile 2 (look up value, e.g., kbb.com)	
Automobile 3 (look up value, e.g., kbb.com)	
Retirement Savings (401k, 403b, IRAs, Pension, etc.) <i>also have state ret.</i>	62,306
College Savings	
Other Assets <i>Personal Property</i>	50,000
Total Assets	745,631

R-J

LIABILITIES / DEBT LIST

CREDIT CARDS (only list cards for which you do not pay the full statement balance each month)

Credit Card Issuer	What Was Purchased	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
Total Credit Cards					

AUTO LOANS

Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
Total Auto Loans					

HOME MORTGAGES (includes home equity loans or lines of credit)

Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
Pennumac	2717 Pennumac	926.75	5.38	0	160,126.53
Total Home Mortgages					160,126.53

OTHER DEBT (education, medical, personal, business, legal, IRS, etc.)

Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
Total Other Debt					

Total Liabilities/Debts	160,127
NET WORTH (Total Assets minus Total Liabilities/Debts)	585,505

MONTHLY SPENDING PLAN	Current	Guideline ⁽¹⁾	New Budget
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Monthly Income			
Gross Monthly Income	5709.85	55,000	5709.85
Monthly Salary and Pensions	5709.85		
Interest, Dividends			
Commissions, Bonuses, Tips			
Net Business and Rentals Income			
Other Income			
LESS			
Category 1 - Tithe/Giving	511.63	571.00	571.00
Our Local Church	150.00		
Other Ministries and Giving	361.63		
Category 2 - Taxes	993.20		993.20
Taxes (Fed, State, Medicare, Social Security)	993.20		
<i>Do not include medical/dental premiums, retirement plans, HSA/FSA contributions, charity contributions that are deducted from paychecks. Include these deductions as expenses in rows listed below.</i>			
NET SPENDABLE INCOME	4205.02		4145.65

MARCH
increase
10,000

Monthly Expenses			
Category 3 - Housing	2079.67	1409.52	2079.67
Total Mortgage Payments (from Debt List)	926.75		
Extra Mortgage Payments	350.00		
Rent			
Homeowner's or Renter's Insurance	187.33		
Property Taxes	158.75		
Utilities (Electricity, Gas, Water, Trash)	225.00		
Telephone / Cell phone	142.00		
Home Maintenance and Repair			
Internet / Cable Service	55.00 + 9.84 + 25.00		
Other			
Category 4 - Food	507.00	290.20	500.00
Grocery	(10 Mth Avg) 507.00		
Other			

MONTHLY SPENDING PLAN	Current	Guideline ⁽¹⁾	New Budget
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Monthly Expenses

Category 5 - Transportation	313.80	580.39	580.39
Total Auto Payments (from Debt List)	—		
Extra Auto Payment	—		
Gas (10 Mth AVRG)	137.58		150.00
Auto Insurance	77.72		78.00
Registration & Taxes 90 ÷ 12	7.50		8.00
Maintenance (10 Mth AVRG)	91.00		91.00
Replacement			253.39
Other - Tolls/Parking/Transit Fares	—		
Category 6 - Insurance	206.87	207.28	207.00
Life Insurance	5.70		Same
Medical, Dental Insurance	171.82		
Disability Insurance	23.05		
Other VISION	6.30		
Category 7 - Debts		207.28	0
Total Credit Cards (from Debt List)	—		
Total Other Debt (from Debt List)	—		
Extra Debt Payments	—		
Category 8 - Entertainment & Recreation	664	290.20	480.20
Eating Out / Lunches	264.52		
Baby Sitters	—		
Activities / Trips	18.00		
Vacation (10 mth avrg)	334.83		
Pets "	38.75		
Hobbies	7.00		
Other			
Category 9 - Clothing		290.20	100.00
Adult Clothing Needs			
Children's Clothing Needs			
Other			
Category 10 - Savings		207.28	
Emergency Fund			207.28
Other Savings Goals			

Savings Reimb. exp go here

took surplus here

to savings goal of \$13000

MONTHLY SPENDING PLAN	Current	Guideline ⁽¹⁾	New Budget
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Monthly Expenses			
Category 11 - Health & Wellness	60.00	207.28	120.00
Doctor and Dentist Out of Pocket			
Prescriptions			
Eye Exams, Glasses and Contacts			
HSA or FSA Contributions	50.00		
Other Planet Fitness / Apps	10.00		
Category 12 - Miscellaneous	185.00	248.74	185.00
Toiletries / Cosmetics			
Beauty / Barber	85.00		
Laundry / Cleaning			
Allowances	—		
Subscriptions	—		
Gifts (including Christmas)	100.00		
Other			
Category 13 - Investments		207.28	
Employer 401k/403b plans and IRAs <i>changed to 100.00</i>	300.00		
College Funds			
Non-Retirement Stocks, Bonds, Mutual Funds			
Other			
Category 14 - School/Child Care⁽²⁾			
School Tuition and Transportation	—		X
School Books, Supplies, Materials, etc	—		
Day Care	—		
Tutoring, Lessons, Sports	—		
Other	—		
Total Expenses			

INCOME vs. EXPENSE SUMMARY			
Net Spendable Income			
Less Total Expenses			
Surplus or Deficit			

(1) To get the Guideline, use the Percentage Guides and Guideline Spending Plan forms
(2) This category does not have a guideline amount.

GUIDELINE SPENDING PLAN

Gross Monthly Income:					
	Percentage from Guide	x	Gross Monthly Income	=	Guideline Amount
1. Tithe/Giving	10%	x	5709.85	=	571.00
2. Total Taxes	no guideline		current withholding:		
Net Spendable Income (Gross Income minus Tithe and Taxes):					
$5709.85 - 993.20 - 571.00 = 4145.65$					

Expense Category	Percentage from Guide	x	Net Spendable Income	=	Guideline Amount
3. Housing	34%	x	4145.65	=	1409.52
4. Food	7%	x		=	290.20
5. Transportation	14%	x		=	580.39
6. Insurance	5%	x		=	207.28
7. Debts	5%	x		=	207.28
8. Entertainment/Recreation	7%	x		=	290.20
9. Clothing	7%	x		=	290.20
10. Savings	5%	x		=	207.28
11. Health & Wellness	5%	x		=	207.28
12. Miscellaneous	6%	x		=	248.74
13. Investments	5%	x		=	207.28
14. School/Child Care	no guideline				
Total Percentages: (cannot exceed 100%)					
Total Guideline Expenses: (cannot exceed Net Spendable Income)					

Copy the above amounts to the "Guideline" column of the Monthly Spending Plan form