

Compound Period .....: Monthly

Nominal Annual Rate ..: 6.960 %  
 Effective Annual Rate ..: 7.187 %  
 Periodic Rate .....: 0.5800 %  
 Daily Rate .....: 0.01907%

CASH FLOW DATA

| Event     | Start Date | Amount    | Number | Period  | End Date   |
|-----------|------------|-----------|--------|---------|------------|
| 1 Loan    | 01/06/2005 | 13,186.81 | 1      |         |            |
| 2 Loan    | 01/06/2005 | 1,581.10  | 1      |         |            |
| 3 Payment | 01/06/2005 | 327.56    | 48     | Monthly | 12/06/2008 |
| 4 Payment | 01/06/2009 | 1,318.68  | 1      |         |            |

AMORTIZATION SCHEDULE - Normal Amortization

| Date         | Loan      | Payment   | Interest | Principal | Balance   |
|--------------|-----------|-----------|----------|-----------|-----------|
| 2005 Totals  | 14,767.91 | 3,930.72  | 842.19   | 3,088.53  | 11,679.38 |
| 2006 Totals  | 0.00      | 3,930.72  | 711.51   | 3,219.21  | 8,460.17  |
| 2007 Totals  | 0.00      | 3,930.72  | 480.16   | 3,450.56  | 5,009.61  |
| 2008 Totals  | 0.00      | 3,930.72  | 232.17   | 3,698.55  | 1,311.06  |
| 2009 Totals  | 0.00      | 1,318.68  | 7.62     | 1,311.06  | 0.00      |
| Grand Totals | 14,767.91 | 17,041.56 | 2,273.65 | 14,767.91 |           |