

SECURED PROMISSORY NOTE

PASS Series C – BMR Loan
(Normandy Apartments)

Principal Amount: \$6,806,688

San Francisco, CA

Date: [Date]

FOR VALUE RECEIVED, the undersigned, **1155 Ellis GP LLC**, a California limited partnership ("**Maker**"), hereby promises to pay to the order of the **CITY AND COUNTY OF SAN FRANCISCO**, a municipal corporation, or holder (as the case may be, "**Holder**"), the principal sum of Six Million Eight Hundred Six Thousand Six Hundred Eighty-Eight and No/100 Dollars (\$6,806,688.00) (the "**Series C BMR Loan Amount**"), or so much of the Series C BMR Loan Amount as may be disbursed from time to time pursuant to the Agreement described in Section 1 below, together with interest thereon, as provided in this Note.

1. Agreement. This Secured Promissory Note ("**Note**") is given under the terms of a Loan Agreement by and between Maker and Holder dated as of the date of this Note, as it may be amended from time to time (the "**Agreement**"), which Agreement is incorporated herein by reference. Maker's obligations under this Note and the Agreement are secured by that certain Deed of Trust, Assignment of Rents, Security Agreement and Fixture Filing (PASS Program) dated as of the date of this Note, made by Maker for the benefit of Holder (the "**PASS Deed of Trust**"). Definitions and rules of interpretation set forth in the Agreement apply to this Note. In the event of any inconsistency between the Agreement and this Note, this Note will control.

2. Interest. Interest will accrue on the principal balance outstanding under this Note from time to time at the rate of 0.95763% per annum from the date of the close of escrow through the date of full payment of all amounts owing under the City Documents. Interest will be compounded monthly and computed on the basis of a 360-day year consisting of 12 months of 30 days each, which will result in higher interest charges than if a 365-day year were used.

3. Default Interest Rate. Upon the occurrence of an Event of Default under any City Document, interest will be deemed to have accrued on the outstanding principal balance of the Series C BMR Loan at a compounded annual rate equal to the ten percent (10%), commencing on the date of the Event of Default through the earlier of: (x) the date on which the Event of Default is cured; or (y) the date on which all amounts due under the City Documents are paid to Holder. Maker acknowledges and agrees that the default interest that must be paid in the event of an Event of Default pursuant to this Section represents a reasonable sum considering all the circumstances existing on the date of this Note and represents a fair and reasonable estimate of the costs that will be sustained by Holder if Maker defaults. Maker further agrees that proof of actual damages would be costly and inconvenient, and that default interest will be paid without prejudice to Holder's right to collect any other amounts to be paid or to exercise any of its other rights or remedies under any City Document.

4. Repayment of Series C BMR Loan. Maker must make payments of principal and interest in monthly installments (each, a "**Payment**") equal to the amount specified by the amortization schedule attached as Exhibit A. All Payments will be applied to the following in the

following order: (a) costs and fees incurred and unpaid; (b) accrued and unpaid interest; and (c) reduction of the principal balance of the Series C BMR Loan. The unpaid principal balance of the Series C BMR Loan, together with accrued and unpaid interest and unpaid fees and costs incurred, will be due and payable on the date that is the fortieth (40th) anniversary of the First Payment Date as defined in Section 6.5 (the "**Maturity Date**"). Any Payment Date, including the Maturity Date, that falls on a weekend or holiday will be deemed to fall on the next succeeding business day.

5. Security. Maker's obligations under this Note are secured by the PASS Deed of Trust.

6. Terms of Payment.

6.1 All Payments must be made in currency of the United States of America then lawful for payment of public and private debts.

6.2 All Payments must be made payable to Holder and mailed or delivered in person to Holder's office at One South Van Ness Avenue, 5th Floor, San Francisco, CA 94103, or to any other place Holder from time to time designates.

6.3 In no event will Maker be obligated under the terms of this Note to pay interest exceeding the lawful rate. Accordingly, if the payment of any sum by Maker pursuant to the terms of this Note would result in the payment of interest exceeding the amount that Holder may charge legally under applicable state and/or federal law, the amount by which the payment exceeds the amount payable at the lawful interest rate will be deducted automatically from the principal balance owing under this Note.

6.4 Maker waives the right to designate how Payments will be applied pursuant to California Civil Code Sections 1479 and 2822. Holder will have the right in its sole discretion to determine the order and method of application of Payments to obligations under this Note.

6.5 No prepayment of this Note shall be permitted except as otherwise set forth in this Note or in the Agreement. This Note may be prepaid on or after the tenth anniversary of the first day of the first full month following the date that the PASS Deed of Trust is recorded in the Recorder's Office of San Francisco County (the "**First Payment Date**") as described in this Section. On or after the tenth anniversary of the First Payment Date, the Series C BMR Loan may be prepaid, in whole but not in part, and the Maker shall be required to pay a premium of: (i) 2% of the total amount being prepaid if the Series C BMR Loan is prepaid prior to the eleventh anniversary of the First Payment Date; (ii) 1% of the total amount being prepaid if the Series C BMR Loan is prepaid on or after the eleventh anniversary of the First Payment Date and prior to the twelfth anniversary of the First Payment Date; or (iii) no prepayment premium or penalty if the Series C BMR Loan is prepaid on or after the twelfth anniversary of the First Payment Date. The Series C BMR Loan may not be prepaid unless the Series A BMR Loan, the Deferred Loan and the Market Rate Loan, and in Holder's sole discretion, the SSP Loan, are also all paid in full. Maker shall provide Holder with at least thirty (30) days' prior written notice of any intended prepayments. Maker shall be required to pay any premiums, and proportionate costs and expenses associated with the redemption of the Bonds which would result from a prepayment of the Series C BMR Loan including, but not limited to, accrued interest on the Bonds from the date of such prepayment to the date of redemption of the Bonds.

6.6 To compensate Holder for continued monitoring of compliance with the Declaration of Restrictions and/or the Agreement after a prepayment in full of the Series C BMR Loan, Maker shall pay to the Holder \$2,500 per year for each remaining year of the Compliance Term. In connection with a prepayment of the Series C BMR Loan, in its sole discretion Holder may require Maker to prepay such annual monitoring fees through the end of the Compliance Term. In such event, the prepayment amount will be calculated as the present value of the stream of annual monitoring fee payments through the end of the Compliance Term discounted at a rate not to exceed 2%.

7. Default.

7.1 Any of the following will constitute an Event of Default under this Note:

(a) Maker fails to make any Payment required under this Note within ten (10) days of the date it is due; or

(b) the occurrence of any other Event of Default under the Agreement or other instrument securing the obligations of Maker under this Note or under any other agreement between Maker and Holder with respect to the Project, including without limitation, the Series A BMR Note, the Market Rate Notes, the Deferred Notes, and the SSP Note.

7.2 Upon the occurrence of any Event of Default, without notice to or demand upon Maker, which are expressly waived by Maker (except for notices or demands otherwise required by applicable laws to the extent not effectively waived by Maker and any notices or demands specified in the City Documents), Holder may exercise all rights and remedies available under this Note, the Agreement or otherwise available to Holder at law or in equity. Maker acknowledges and agrees that Holder's remedies include the right to accelerate the Maturity Date by declaring the outstanding principal balance of the Series C BMR Loan (along with the Series A BMR Loan, the Market Rate Loan, the Deferred Loan, and the SSP Loan), together with all accrued and unpaid interest and unpaid fees and costs incurred, due and payable immediately, in which case, the Maturity Date will be superseded and replaced by the date established by Holder.

7.3 Holder will not seek or obtain judgment against Maker for the payment of any amounts due under this Note following a judicial or nonjudicial foreclosure of the PASS Deed of Trust, and Holder's sole recourse against Maker for any default under this Note will be limited to the collateral for the Series C BMR Loan, provided, however, that this Section will be deemed void and of no effect if Maker challenges Holder's right to foreclose following an Event of Default in any legal proceeding on the grounds that the City Documents are not valid and enforceable under California law. This provision does not limit in any way Holder's right to recover sums arising under any obligation of Maker to indemnify Holder of sums incurred by Holder as a result of Maker's fraud, willful misrepresentation, misapplication of funds (including Series C BMR Loan funds and Rents), waste or negligent or intentional damage to the collateral for the PASS Series C BMR Loan.

8. Waivers.

8.1 Maker expressly agrees that the term of this Note or the date of any payment due hereunder may be extended from time to time with Holder's consent, and that Holder may accept further security or release any security for this Note, all without in any way affecting the liability of Maker.

8.2 No extension of time for any Payment made by agreement by Holder with any person now or hereafter liable for the payment of this Note will operate to release, discharge, modify, change or affect the original liability of Maker under this Note, either in whole or in part.

8.3 The obligations of Maker under this Note are absolute, and Maker waives any and all rights to offset, deduct or withhold any Payments or charges due under this Note for any reason whatsoever.

9. Miscellaneous Provisions.

9.1 All notices to Holder or Maker must be given in the manner and at the addresses set forth in the Agreement, or to the addresses Holder and/or Maker hereafter designate in accordance with the Agreement.

9.2 In the event of any legal proceedings arising from the enforcement of or a default under this Note or in any bankruptcy proceeding of Maker, the non-prevailing party promises to pay all reasonable costs and expenses, including reasonable attorneys' fees, incurred by the prevailing party in the proceeding, as provided in the Agreement.

9.3 This Note may be amended only by an agreement in writing signed by the party against whom enforcement of any waiver, change, modification or discharge is sought.

9.4 This Note is governed by and must be construed in accordance with the laws of the State of California, without regard to the choice of law rules of the State.

9.5 Time is of the essence in the performance of any obligations hereunder.

"MAKER"

1155 Ellis GP LLC,
a California limited liability company

By: Turk Street, Inc.,
a California nonprofit public benefit corporation
its sole member and manager

By: _____
Katherine Lamont
Chief Operating Officer

EXHIBIT A

Amortization Schedule Attached.

Project Name: Normandy Apartments
Sponsor: Tenderloin Neighborhood Development Corporation

Loan Amount	6,806,688.00
Rate	0.95763%
Term	40
Amortization	40
Monthly Payment	17,075.11

BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Ending Balance
1	3/1/2025	6,806,688.00	17,075.11	5,431.91	11,643.20	6,795,044.80
2	4/1/2025	6,795,044.80	17,075.11	5,422.62	11,652.49	6,783,392.31
3	5/1/2025	6,783,392.31	17,075.11	5,413.32	11,661.79	6,771,730.52
4	6/1/2025	6,771,730.52	17,075.11	5,404.01	11,671.10	6,760,059.42
5	7/1/2025	6,760,059.42	17,075.11	5,394.70	11,680.41	6,748,379.01
6	8/1/2025	6,748,379.01	17,075.11	5,385.38	11,689.73	6,736,689.28
7	9/1/2025	6,736,689.28	17,075.11	5,376.05	11,699.06	6,724,990.22
8	10/1/2025	6,724,990.22	17,075.11	5,366.71	11,708.40	6,713,281.82
9	11/1/2025	6,713,281.82	17,075.11	5,357.37	11,717.74	6,701,564.08
10	12/1/2025	6,701,564.08	17,075.11	5,348.02	11,727.09	6,689,836.99
11	1/1/2026	6,689,836.99	17,075.11	5,338.66	11,736.45	6,678,100.54
12	2/1/2026	6,678,100.54	17,075.11	5,329.29	11,745.82	6,666,354.72
13	3/1/2026	6,666,354.72	17,075.11	5,319.92	11,755.19	6,654,599.53
14	4/1/2026	6,654,599.53	17,075.11	5,310.54	11,764.57	6,642,834.96
15	5/1/2026	6,642,834.96	17,075.11	5,301.15	11,773.96	6,631,061.00
16	6/1/2026	6,631,061.00	17,075.11	5,291.75	11,783.36	6,619,277.64
17	7/1/2026	6,619,277.64	17,075.11	5,282.35	11,792.76	6,607,484.88
18	8/1/2026	6,607,484.88	17,075.11	5,272.94	11,802.17	6,595,682.71
19	9/1/2026	6,595,682.71	17,075.11	5,263.52	11,811.59	6,583,871.12
20	10/1/2026	6,583,871.12	17,075.11	5,254.09	11,821.02	6,572,050.10
21	11/1/2026	6,572,050.10	17,075.11	5,244.66	11,830.45	6,560,219.65
22	12/1/2026	6,560,219.65	17,075.11	5,235.22	11,839.89	6,548,379.76
23	1/1/2027	6,548,379.76	17,075.11	5,225.77	11,849.34	6,536,530.42
24	2/1/2027	6,536,530.42	17,075.11	5,216.31	11,858.80	6,524,671.62
25	3/1/2027	6,524,671.62	17,075.11	5,206.85	11,868.26	6,512,803.36
26	4/1/2027	6,512,803.36	17,075.11	5,197.38	11,877.73	6,500,925.63
27	5/1/2027	6,500,925.63	17,075.11	5,187.90	11,887.21	6,489,038.42
28	6/1/2027	6,489,038.42	17,075.11	5,178.41	11,896.70	6,477,141.72
29	7/1/2027	6,477,141.72	17,075.11	5,168.92	11,906.19	6,465,235.53
30	8/1/2027	6,465,235.53	17,075.11	5,159.42	11,915.69	6,453,319.84
31	9/1/2027	6,453,319.84	17,075.11	5,149.91	11,925.20	6,441,394.64
32	10/1/2027	6,441,394.64	17,075.11	5,140.39	11,934.72	6,429,459.92
33	11/1/2027	6,429,459.92	17,075.11	5,130.87	11,944.24	6,417,515.68
34	12/1/2027	6,417,515.68	17,075.11	5,121.34	11,953.77	6,405,561.91
35	1/1/2028	6,405,561.91	17,075.11	5,111.80	11,963.31	6,393,598.60
36	2/1/2028	6,393,598.60	17,075.11	5,102.25	11,972.86	6,381,625.74
37	3/1/2028	6,381,625.74	17,075.11	5,092.70	11,982.41	6,369,643.33
38	4/1/2028	6,369,643.33	17,075.11	5,083.13	11,991.98	6,357,651.35
39	5/1/2028	6,357,651.35	17,075.11	5,073.56	12,001.55	6,345,649.80
40	6/1/2028	6,345,649.80	17,075.11	5,063.99	12,011.12	6,333,638.68
41	7/1/2028	6,333,638.68	17,075.11	5,054.40	12,020.71	6,321,617.97
42	8/1/2028	6,321,617.97	17,075.11	5,044.81	12,030.30	6,309,587.67
43	9/1/2028	6,309,587.67	17,075.11	5,035.21	12,039.90	6,297,547.77
44	10/1/2028	6,297,547.77	17,075.11	5,025.60	12,049.51	6,285,498.26
45	11/1/2028	6,285,498.26	17,075.11	5,015.98	12,059.13	6,273,439.13
46	12/1/2028	6,273,439.13	17,075.11	5,006.36	12,068.75	6,261,370.38
47	1/1/2029	6,261,370.38	17,075.11	4,996.73	12,078.38	6,249,292.00
48	2/1/2029	6,249,292.00	17,075.11	4,987.09	12,088.02	6,237,203.98
49	3/1/2029	6,237,203.98	17,075.11	4,977.44	12,097.67	6,225,106.31
50	4/1/2029	6,225,106.31	17,075.11	4,967.79	12,107.32	6,212,998.99
51	5/1/2029	6,212,998.99	17,075.11	4,958.13	12,116.98	6,200,882.01
52	6/1/2029	6,200,882.01	17,075.11	4,948.46	12,126.65	6,188,755.36
53	7/1/2029	6,188,755.36	17,075.11	4,938.78	12,136.33	6,176,619.03
54	8/1/2029	6,176,619.03	17,075.11	4,929.10	12,146.01	6,164,473.02
55	9/1/2029	6,164,473.02	17,075.11	4,919.40	12,155.71	6,152,317.31
56	10/1/2029	6,152,317.31	17,075.11	4,909.70	12,165.41	6,140,151.90

BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Ending Balance
57	11/1/2029	6,140,151.90	17,075.11	4,899.99	12,175.12	6,127,976.78
58	12/1/2029	6,127,976.78	17,075.11	4,890.28	12,184.83	6,115,791.95
59	1/1/2030	6,115,791.95	17,075.11	4,880.55	12,194.56	6,103,597.39
60	2/1/2030	6,103,597.39	17,075.11	4,870.82	12,204.29	6,091,393.10
61	3/1/2030	6,091,393.10	17,075.11	4,861.08	12,214.03	6,079,179.07
62	4/1/2030	6,079,179.07	17,075.11	4,851.34	12,223.77	6,066,955.30
63	5/1/2030	6,066,955.30	17,075.11	4,841.58	12,233.53	6,054,721.77
64	6/1/2030	6,054,721.77	17,075.11	4,831.82	12,243.29	6,042,478.48
65	7/1/2030	6,042,478.48	17,075.11	4,822.05	12,253.06	6,030,225.42
66	8/1/2030	6,030,225.42	17,075.11	4,812.27	12,262.84	6,017,962.58
67	9/1/2030	6,017,962.58	17,075.11	4,802.48	12,272.63	6,005,689.95
68	10/1/2030	6,005,689.95	17,075.11	4,792.69	12,282.42	5,993,407.53
69	11/1/2030	5,993,407.53	17,075.11	4,782.89	12,292.22	5,981,115.31
70	12/1/2030	5,981,115.31	17,075.11	4,773.08	12,302.03	5,968,813.28
71	1/1/2031	5,968,813.28	17,075.11	4,763.26	12,311.85	5,956,501.43
72	2/1/2031	5,956,501.43	17,075.11	4,753.44	12,321.67	5,944,179.76
73	3/1/2031	5,944,179.76	17,075.11	4,743.60	12,331.51	5,931,848.25
74	4/1/2031	5,931,848.25	17,075.11	4,733.76	12,341.35	5,919,506.90
75	5/1/2031	5,919,506.90	17,075.11	4,723.91	12,351.20	5,907,155.70
76	6/1/2031	5,907,155.70	17,075.11	4,714.06	12,361.05	5,894,794.65
77	7/1/2031	5,894,794.65	17,075.11	4,704.19	12,370.92	5,882,423.73
78	8/1/2031	5,882,423.73	17,075.11	4,694.32	12,380.79	5,870,042.94
79	9/1/2031	5,870,042.94	17,075.11	4,684.44	12,390.67	5,857,652.27
80	10/1/2031	5,857,652.27	17,075.11	4,674.55	12,400.56	5,845,251.71
81	11/1/2031	5,845,251.71	17,075.11	4,664.66	12,410.45	5,832,841.26
82	12/1/2031	5,832,841.26	17,075.11	4,654.75	12,420.36	5,820,420.90
83	1/1/2032	5,820,420.90	17,075.11	4,644.84	12,430.27	5,807,990.63
84	2/1/2032	5,807,990.63	17,075.11	4,634.92	12,440.19	5,795,550.44
85	3/1/2032	5,795,550.44	17,075.11	4,624.99	12,450.12	5,783,100.32
86	4/1/2032	5,783,100.32	17,075.11	4,615.06	12,460.05	5,770,640.27
87	5/1/2032	5,770,640.27	17,075.11	4,605.12	12,469.99	5,758,170.28
88	6/1/2032	5,758,170.28	17,075.11	4,595.16	12,479.95	5,745,690.33
89	7/1/2032	5,745,690.33	17,075.11	4,585.20	12,489.91	5,733,200.42
90	8/1/2032	5,733,200.42	17,075.11	4,575.24	12,499.87	5,720,700.55
91	9/1/2032	5,720,700.55	17,075.11	4,565.26	12,509.85	5,708,190.70
92	10/1/2032	5,708,190.70	17,075.11	4,555.28	12,519.83	5,695,670.87
93	11/1/2032	5,695,670.87	17,075.11	4,545.29	12,529.82	5,683,141.05
94	12/1/2032	5,683,141.05	17,075.11	4,535.29	12,539.82	5,670,601.23
95	1/1/2033	5,670,601.23	17,075.11	4,525.28	12,549.83	5,658,051.40
96	2/1/2033	5,658,051.40	17,075.11	4,515.27	12,559.84	5,645,491.56
97	3/1/2033	5,645,491.56	17,075.11	4,505.24	12,569.87	5,632,921.69
98	4/1/2033	5,632,921.69	17,075.11	4,495.21	12,579.90	5,620,341.79
99	5/1/2033	5,620,341.79	17,075.11	4,485.17	12,589.94	5,607,751.85
100	6/1/2033	5,607,751.85	17,075.11	4,475.13	12,599.98	5,595,151.87
101	7/1/2033	5,595,151.87	17,075.11	4,465.07	12,610.04	5,582,541.83
102	8/1/2033	5,582,541.83	17,075.11	4,455.01	12,620.10	5,569,921.73
103	9/1/2033	5,569,921.73	17,075.11	4,444.94	12,630.17	5,557,291.56
104	10/1/2033	5,557,291.56	17,075.11	4,434.86	12,640.25	5,544,651.31
105	11/1/2033	5,544,651.31	17,075.11	4,424.77	12,650.34	5,532,000.97
106	12/1/2033	5,532,000.97	17,075.11	4,414.68	12,660.43	5,519,340.54
107	1/1/2034	5,519,340.54	17,075.11	4,404.57	12,670.54	5,506,670.00
108	2/1/2034	5,506,670.00	17,075.11	4,394.46	12,680.65	5,493,989.35
109	3/1/2034	5,493,989.35	17,075.11	4,384.34	12,690.77	5,481,298.58
110	4/1/2034	5,481,298.58	17,075.11	4,374.21	12,700.90	5,468,597.68
111	5/1/2034	5,468,597.68	17,075.11	4,364.08	12,711.03	5,455,886.65
112	6/1/2034	5,455,886.65	17,075.11	4,353.93	12,721.18	5,443,165.47
113	7/1/2034	5,443,165.47	17,075.11	4,343.78	12,731.33	5,430,434.14
114	8/1/2034	5,430,434.14	17,075.11	4,333.62	12,741.49	5,417,692.65
115	9/1/2034	5,417,692.65	17,075.11	4,323.45	12,751.66	5,404,940.99
116	10/1/2034	5,404,940.99	17,075.11	4,313.28	12,761.83	5,392,179.16
117	11/1/2034	5,392,179.16	17,075.11	4,303.09	12,772.02	5,379,407.14
118	12/1/2034	5,379,407.14	17,075.11	4,292.90	12,782.21	5,366,624.93
119	1/1/2035	5,366,624.93	17,075.11	4,282.70	12,792.41	5,353,832.52
120	2/1/2035	5,353,832.52	17,075.11	4,272.49	12,802.62	5,341,029.90
121	3/1/2035	5,341,029.90	17,075.11	4,262.28	12,812.83	5,328,217.07

BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Ending Balance
122	4/1/2035	5,328,217.07	17,075.11	4,252.05	12,823.06	5,315,394.01
123	5/1/2035	5,315,394.01	17,075.11	4,241.82	12,833.29	5,302,560.72
124	6/1/2035	5,302,560.72	17,075.11	4,231.58	12,843.53	5,289,717.19
125	7/1/2035	5,289,717.19	17,075.11	4,221.33	12,853.78	5,276,863.41
126	8/1/2035	5,276,863.41	17,075.11	4,211.07	12,864.04	5,263,999.37
127	9/1/2035	5,263,999.37	17,075.11	4,200.80	12,874.31	5,251,125.06
128	10/1/2035	5,251,125.06	17,075.11	4,190.53	12,884.58	5,238,240.48
129	11/1/2035	5,238,240.48	17,075.11	4,180.25	12,894.86	5,225,345.62
130	12/1/2035	5,225,345.62	17,075.11	4,169.96	12,905.15	5,212,440.47
131	1/1/2036	5,212,440.47	17,075.11	4,159.66	12,915.45	5,199,525.02
132	2/1/2036	5,199,525.02	17,075.11	4,149.35	12,925.76	5,186,599.26
133	3/1/2036	5,186,599.26	17,075.11	4,139.04	12,936.07	5,173,663.19
134	4/1/2036	5,173,663.19	17,075.11	4,128.71	12,946.40	5,160,716.79
135	5/1/2036	5,160,716.79	17,075.11	4,118.38	12,956.73	5,147,760.06
136	6/1/2036	5,147,760.06	17,075.11	4,108.04	12,967.07	5,134,792.99
137	7/1/2036	5,134,792.99	17,075.11	4,097.69	12,977.42	5,121,815.57
138	8/1/2036	5,121,815.57	17,075.11	4,087.34	12,987.77	5,108,827.80
139	9/1/2036	5,108,827.80	17,075.11	4,076.97	12,998.14	5,095,829.66
140	10/1/2036	5,095,829.66	17,075.11	4,066.60	13,008.51	5,082,821.15
141	11/1/2036	5,082,821.15	17,075.11	4,056.22	13,018.89	5,069,802.26
142	12/1/2036	5,069,802.26	17,075.11	4,045.83	13,029.28	5,056,772.98
143	1/1/2037	5,056,772.98	17,075.11	4,035.43	13,039.68	5,043,733.30
144	2/1/2037	5,043,733.30	17,075.11	4,025.03	13,050.08	5,030,683.22
145	3/1/2037	5,030,683.22	17,075.11	4,014.61	13,060.50	5,017,622.72
146	4/1/2037	5,017,622.72	17,075.11	4,004.19	13,070.92	5,004,551.80
147	5/1/2037	5,004,551.80	17,075.11	3,993.76	13,081.35	4,991,470.45
148	6/1/2037	4,991,470.45	17,075.11	3,983.32	13,091.79	4,978,378.66
149	7/1/2037	4,978,378.66	17,075.11	3,972.87	13,102.24	4,965,276.42
150	8/1/2037	4,965,276.42	17,075.11	3,962.41	13,112.70	4,952,163.72
151	9/1/2037	4,952,163.72	17,075.11	3,951.95	13,123.16	4,939,040.56
152	10/1/2037	4,939,040.56	17,075.11	3,941.48	13,133.63	4,925,906.93
153	11/1/2037	4,925,906.93	17,075.11	3,931.00	13,144.11	4,912,762.82
154	12/1/2037	4,912,762.82	17,075.11	3,920.51	13,154.60	4,899,608.22
155	1/1/2038	4,899,608.22	17,075.11	3,910.01	13,165.10	4,886,443.12
156	2/1/2038	4,886,443.12	17,075.11	3,899.50	13,175.61	4,873,267.51
157	3/1/2038	4,873,267.51	17,075.11	3,888.99	13,186.12	4,860,081.39
158	4/1/2038	4,860,081.39	17,075.11	3,878.47	13,196.64	4,846,884.75
159	5/1/2038	4,846,884.75	17,075.11	3,867.94	13,207.17	4,833,677.58
160	6/1/2038	4,833,677.58	17,075.11	3,857.40	13,217.71	4,820,459.87
161	7/1/2038	4,820,459.87	17,075.11	3,846.85	13,228.26	4,807,231.61
162	8/1/2038	4,807,231.61	17,075.11	3,836.29	13,238.82	4,793,992.79
163	9/1/2038	4,793,992.79	17,075.11	3,825.73	13,249.38	4,780,743.41
164	10/1/2038	4,780,743.41	17,075.11	3,815.15	13,259.96	4,767,483.45
165	11/1/2038	4,767,483.45	17,075.11	3,804.57	13,270.54	4,754,212.91
166	12/1/2038	4,754,212.91	17,075.11	3,793.98	13,281.13	4,740,931.78
167	1/1/2039	4,740,931.78	17,075.11	3,783.38	13,291.73	4,727,640.05
168	2/1/2039	4,727,640.05	17,075.11	3,772.77	13,302.34	4,714,337.71
169	3/1/2039	4,714,337.71	17,075.11	3,762.16	13,312.95	4,701,024.76
170	4/1/2039	4,701,024.76	17,075.11	3,751.54	13,323.57	4,687,701.19
171	5/1/2039	4,687,701.19	17,075.11	3,740.90	13,334.21	4,674,366.98
172	6/1/2039	4,674,366.98	17,075.11	3,730.26	13,344.85	4,661,022.13
173	7/1/2039	4,661,022.13	17,075.11	3,719.61	13,355.50	4,647,666.63
174	8/1/2039	4,647,666.63	17,075.11	3,708.95	13,366.16	4,634,300.47
175	9/1/2039	4,634,300.47	17,075.11	3,698.29	13,376.82	4,620,923.65
176	10/1/2039	4,620,923.65	17,075.11	3,687.61	13,387.50	4,607,536.15
177	11/1/2039	4,607,536.15	17,075.11	3,676.93	13,398.18	4,594,137.97
178	12/1/2039	4,594,137.97	17,075.11	3,666.24	13,408.87	4,580,729.10
179	1/1/2040	4,580,729.10	17,075.11	3,655.54	13,419.57	4,567,309.53
180	2/1/2040	4,567,309.53	17,075.11	3,644.83	13,430.28	4,553,879.25
181	3/1/2040	4,553,879.25	17,075.11	3,634.11	13,441.00	4,540,438.25
182	4/1/2040	4,540,438.25	17,075.11	3,623.38	13,451.73	4,526,986.52
183	5/1/2040	4,526,986.52	17,075.11	3,612.65	13,462.46	4,513,524.06
184	6/1/2040	4,513,524.06	17,075.11	3,601.91	13,473.20	4,500,050.86
185	7/1/2040	4,500,050.86	17,075.11	3,591.15	13,483.96	4,486,566.90
186	8/1/2040	4,486,566.90	17,075.11	3,580.39	13,494.72	4,473,072.18

BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Ending Balance
187	9/1/2040	4,473,072.18	17,075.11	3,569.62	13,505.49	4,459,566.69
188	10/1/2040	4,459,566.69	17,075.11	3,558.85	13,516.26	4,446,050.43
189	11/1/2040	4,446,050.43	17,075.11	3,548.06	13,527.05	4,432,523.38
190	12/1/2040	4,432,523.38	17,075.11	3,537.26	13,537.85	4,418,985.53
191	1/1/2041	4,418,985.53	17,075.11	3,526.46	13,548.65	4,405,436.88
192	2/1/2041	4,405,436.88	17,075.11	3,515.65	13,559.46	4,391,877.42
193	3/1/2041	4,391,877.42	17,075.11	3,504.83	13,570.28	4,378,307.14
194	4/1/2041	4,378,307.14	17,075.11	3,494.00	13,581.11	4,364,726.03
195	5/1/2041	4,364,726.03	17,075.11	3,483.16	13,591.95	4,351,134.08
196	6/1/2041	4,351,134.08	17,075.11	3,472.31	13,602.80	4,337,531.28
197	7/1/2041	4,337,531.28	17,075.11	3,461.46	13,613.65	4,323,917.63
198	8/1/2041	4,323,917.63	17,075.11	3,450.59	13,624.52	4,310,293.11
199	9/1/2041	4,310,293.11	17,075.11	3,439.72	13,635.39	4,296,657.72
200	10/1/2041	4,296,657.72	17,075.11	3,428.84	13,646.27	4,283,011.45
201	11/1/2041	4,283,011.45	17,075.11	3,417.95	13,657.16	4,269,354.29
202	12/1/2041	4,269,354.29	17,075.11	3,407.05	13,668.06	4,255,686.23
203	1/1/2042	4,255,686.23	17,075.11	3,396.14	13,678.97	4,242,007.26
204	2/1/2042	4,242,007.26	17,075.11	3,385.23	13,689.88	4,228,317.38
205	3/1/2042	4,228,317.38	17,075.11	3,374.30	13,700.81	4,214,616.57
206	4/1/2042	4,214,616.57	17,075.11	3,363.37	13,711.74	4,200,904.83
207	5/1/2042	4,200,904.83	17,075.11	3,352.43	13,722.68	4,187,182.15
208	6/1/2042	4,187,182.15	17,075.11	3,341.48	13,733.63	4,173,448.52
209	7/1/2042	4,173,448.52	17,075.11	3,330.52	13,744.59	4,159,703.93
210	8/1/2042	4,159,703.93	17,075.11	3,319.55	13,755.56	4,145,948.37
211	9/1/2042	4,145,948.37	17,075.11	3,308.57	13,766.54	4,132,181.83
212	10/1/2042	4,132,181.83	17,075.11	3,297.58	13,777.53	4,118,404.30
213	11/1/2042	4,118,404.30	17,075.11	3,286.59	13,788.52	4,104,615.78
214	12/1/2042	4,104,615.78	17,075.11	3,275.59	13,799.52	4,090,816.26
215	1/1/2043	4,090,816.26	17,075.11	3,264.57	13,810.54	4,077,005.72
216	2/1/2043	4,077,005.72	17,075.11	3,253.55	13,821.56	4,063,184.16
217	3/1/2043	4,063,184.16	17,075.11	3,242.52	13,832.59	4,049,351.57
218	4/1/2043	4,049,351.57	17,075.11	3,231.48	13,843.63	4,035,507.94
219	5/1/2043	4,035,507.94	17,075.11	3,220.44	13,854.67	4,021,653.27
220	6/1/2043	4,021,653.27	17,075.11	3,209.38	13,865.73	4,007,787.54
221	7/1/2043	4,007,787.54	17,075.11	3,198.31	13,876.80	3,993,910.74
222	8/1/2043	3,993,910.74	17,075.11	3,187.24	13,887.87	3,980,022.87
223	9/1/2043	3,980,022.87	17,075.11	3,176.16	13,898.95	3,966,123.92
224	10/1/2043	3,966,123.92	17,075.11	3,165.07	13,910.04	3,952,213.88
225	11/1/2043	3,952,213.88	17,075.11	3,153.97	13,921.14	3,938,292.74
226	12/1/2043	3,938,292.74	17,075.11	3,142.86	13,932.25	3,924,360.49
227	1/1/2044	3,924,360.49	17,075.11	3,131.74	13,943.37	3,910,417.12
228	2/1/2044	3,910,417.12	17,075.11	3,120.61	13,954.50	3,896,462.62
229	3/1/2044	3,896,462.62	17,075.11	3,109.47	13,965.64	3,882,496.98
230	4/1/2044	3,882,496.98	17,075.11	3,098.33	13,976.78	3,868,520.20
231	5/1/2044	3,868,520.20	17,075.11	3,087.18	13,987.93	3,854,532.27
232	6/1/2044	3,854,532.27	17,075.11	3,076.01	13,999.10	3,840,533.17
233	7/1/2044	3,840,533.17	17,075.11	3,064.84	14,010.27	3,826,522.90
234	8/1/2044	3,826,522.90	17,075.11	3,053.66	14,021.45	3,812,501.45
235	9/1/2044	3,812,501.45	17,075.11	3,042.47	14,032.64	3,798,468.81
236	10/1/2044	3,798,468.81	17,075.11	3,031.27	14,043.84	3,784,424.97
237	11/1/2044	3,784,424.97	17,075.11	3,020.07	14,055.04	3,770,369.93
238	12/1/2044	3,770,369.93	17,075.11	3,008.85	14,066.26	3,756,303.67
239	1/1/2045	3,756,303.67	17,075.11	2,997.62	14,077.49	3,742,226.18
240	2/1/2045	3,742,226.18	17,075.11	2,986.39	14,088.72	3,728,137.46
241	3/1/2045	3,728,137.46	17,075.11	2,975.15	14,099.96	3,714,037.50
242	4/1/2045	3,714,037.50	17,075.11	2,963.89	14,111.22	3,699,926.28
243	5/1/2045	3,699,926.28	17,075.11	2,952.63	14,122.48	3,685,803.80
244	6/1/2045	3,685,803.80	17,075.11	2,941.36	14,133.75	3,671,670.05
245	7/1/2045	3,671,670.05	17,075.11	2,930.08	14,145.03	3,657,525.02
246	8/1/2045	3,657,525.02	17,075.11	2,918.80	14,156.31	3,643,368.71
247	9/1/2045	3,643,368.71	17,075.11	2,907.50	14,167.61	3,629,201.10
248	10/1/2045	3,629,201.10	17,075.11	2,896.19	14,178.92	3,615,022.18
249	11/1/2045	3,615,022.18	17,075.11	2,884.88	14,190.23	3,600,831.95
250	12/1/2045	3,600,831.95	17,075.11	2,873.55	14,201.56	3,586,630.39
251	1/1/2046	3,586,630.39	17,075.11	2,862.22	14,212.89	3,572,417.50

BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Ending Balance
252	2/1/2046	3,572,417.50	17,075.11	2,850.88	14,224.23	3,558,193.27
253	3/1/2046	3,558,193.27	17,075.11	2,839.53	14,235.58	3,543,957.69
254	4/1/2046	3,543,957.69	17,075.11	2,828.17	14,246.94	3,529,710.75
255	5/1/2046	3,529,710.75	17,075.11	2,816.80	14,258.31	3,515,452.44
256	6/1/2046	3,515,452.44	17,075.11	2,805.42	14,269.69	3,501,182.75
257	7/1/2046	3,501,182.75	17,075.11	2,794.03	14,281.08	3,486,901.67
258	8/1/2046	3,486,901.67	17,075.11	2,782.63	14,292.48	3,472,609.19
259	9/1/2046	3,472,609.19	17,075.11	2,771.23	14,303.88	3,458,305.31
260	10/1/2046	3,458,305.31	17,075.11	2,759.81	14,315.30	3,443,990.01
261	11/1/2046	3,443,990.01	17,075.11	2,748.39	14,326.72	3,429,663.29
262	12/1/2046	3,429,663.29	17,075.11	2,736.96	14,338.15	3,415,325.14
263	1/1/2047	3,415,325.14	17,075.11	2,725.51	14,349.60	3,400,975.54
264	2/1/2047	3,400,975.54	17,075.11	2,714.06	14,361.05	3,386,614.49
265	3/1/2047	3,386,614.49	17,075.11	2,702.60	14,372.51	3,372,241.98
266	4/1/2047	3,372,241.98	17,075.11	2,691.13	14,383.98	3,357,858.00
267	5/1/2047	3,357,858.00	17,075.11	2,679.65	14,395.46	3,343,462.54
268	6/1/2047	3,343,462.54	17,075.11	2,668.17	14,406.94	3,329,055.60
269	7/1/2047	3,329,055.60	17,075.11	2,656.67	14,418.44	3,314,637.16
270	8/1/2047	3,314,637.16	17,075.11	2,645.16	14,429.95	3,300,207.21
271	9/1/2047	3,300,207.21	17,075.11	2,633.65	14,441.46	3,285,765.75
272	10/1/2047	3,285,765.75	17,075.11	2,622.12	14,452.99	3,271,312.76
273	11/1/2047	3,271,312.76	17,075.11	2,610.59	14,464.52	3,256,848.24
274	12/1/2047	3,256,848.24	17,075.11	2,599.05	14,476.06	3,242,372.18
275	1/1/2048	3,242,372.18	17,075.11	2,587.49	14,487.62	3,227,884.56
276	2/1/2048	3,227,884.56	17,075.11	2,575.93	14,499.18	3,213,385.38
277	3/1/2048	3,213,385.38	17,075.11	2,564.36	14,510.75	3,198,874.63
278	4/1/2048	3,198,874.63	17,075.11	2,552.78	14,522.33	3,184,352.30
279	5/1/2048	3,184,352.30	17,075.11	2,541.19	14,533.92	3,169,818.38
280	6/1/2048	3,169,818.38	17,075.11	2,529.59	14,545.52	3,155,272.86
281	7/1/2048	3,155,272.86	17,075.11	2,517.99	14,557.12	3,140,715.74
282	8/1/2048	3,140,715.74	17,075.11	2,506.37	14,568.74	3,126,147.00
283	9/1/2048	3,126,147.00	17,075.11	2,494.74	14,580.37	3,111,566.63
284	10/1/2048	3,111,566.63	17,075.11	2,483.11	14,592.00	3,096,974.63
285	11/1/2048	3,096,974.63	17,075.11	2,471.46	14,603.65	3,082,370.98
286	12/1/2048	3,082,370.98	17,075.11	2,459.81	14,615.30	3,067,755.68
287	1/1/2049	3,067,755.68	17,075.11	2,448.15	14,626.96	3,053,128.72
288	2/1/2049	3,053,128.72	17,075.11	2,436.47	14,638.64	3,038,490.08
289	3/1/2049	3,038,490.08	17,075.11	2,424.79	14,650.32	3,023,839.76
290	4/1/2049	3,023,839.76	17,075.11	2,413.10	14,662.01	3,009,177.75
291	5/1/2049	3,009,177.75	17,075.11	2,401.40	14,673.71	2,994,504.04
292	6/1/2049	2,994,504.04	17,075.11	2,389.69	14,685.42	2,979,818.62
293	7/1/2049	2,979,818.62	17,075.11	2,377.97	14,697.14	2,965,121.48
294	8/1/2049	2,965,121.48	17,075.11	2,366.24	14,708.87	2,950,412.61
295	9/1/2049	2,950,412.61	17,075.11	2,354.50	14,720.61	2,935,692.00
296	10/1/2049	2,935,692.00	17,075.11	2,342.76	14,732.35	2,920,959.65
297	11/1/2049	2,920,959.65	17,075.11	2,331.00	14,744.11	2,906,215.54
298	12/1/2049	2,906,215.54	17,075.11	2,319.23	14,755.88	2,891,459.66
299	1/1/2050	2,891,459.66	17,075.11	2,307.46	14,767.65	2,876,692.01
300	2/1/2050	2,876,692.01	17,075.11	2,295.67	14,779.44	2,861,912.57
301	3/1/2050	2,861,912.57	17,075.11	2,283.88	14,791.23	2,847,121.34
302	4/1/2050	2,847,121.34	17,075.11	2,272.07	14,803.04	2,832,318.30
303	5/1/2050	2,832,318.30	17,075.11	2,260.26	14,814.85	2,817,503.45
304	6/1/2050	2,817,503.45	17,075.11	2,248.44	14,826.67	2,802,676.78
305	7/1/2050	2,802,676.78	17,075.11	2,236.61	14,838.50	2,787,838.28
306	8/1/2050	2,787,838.28	17,075.11	2,224.76	14,850.35	2,772,987.93
307	9/1/2050	2,772,987.93	17,075.11	2,212.91	14,862.20	2,758,125.73
308	10/1/2050	2,758,125.73	17,075.11	2,201.05	14,874.06	2,743,251.67
309	11/1/2050	2,743,251.67	17,075.11	2,189.18	14,885.93	2,728,365.74
310	12/1/2050	2,728,365.74	17,075.11	2,177.30	14,897.81	2,713,467.93
311	1/1/2051	2,713,467.93	17,075.11	2,165.42	14,909.69	2,698,558.24
312	2/1/2051	2,698,558.24	17,075.11	2,153.52	14,921.59	2,683,636.65
313	3/1/2051	2,683,636.65	17,075.11	2,141.61	14,933.50	2,668,703.15
314	4/1/2051	2,668,703.15	17,075.11	2,129.69	14,945.42	2,653,757.73
315	5/1/2051	2,653,757.73	17,075.11	2,117.77	14,957.34	2,638,800.39
316	6/1/2051	2,638,800.39	17,075.11	2,105.83	14,969.28	2,623,831.11

BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Ending Balance
317	7/1/2051	2,623,831.11	17,075.11	2,093.88	14,981.23	2,608,849.88
318	8/1/2051	2,608,849.88	17,075.11	2,081.93	14,993.18	2,593,856.70
319	9/1/2051	2,593,856.70	17,075.11	2,069.96	15,005.15	2,578,851.55
320	10/1/2051	2,578,851.55	17,075.11	2,057.99	15,017.12	2,563,834.43
321	11/1/2051	2,563,834.43	17,075.11	2,046.00	15,029.11	2,548,805.32
322	12/1/2051	2,548,805.32	17,075.11	2,034.01	15,041.10	2,533,764.22
323	1/1/2052	2,533,764.22	17,075.11	2,022.01	15,053.10	2,518,711.12
324	2/1/2052	2,518,711.12	17,075.11	2,009.99	15,065.12	2,503,646.00
325	3/1/2052	2,503,646.00	17,075.11	1,997.97	15,077.14	2,488,568.86
326	4/1/2052	2,488,568.86	17,075.11	1,985.94	15,089.17	2,473,479.69
327	5/1/2052	2,473,479.69	17,075.11	1,973.90	15,101.21	2,458,378.48
328	6/1/2052	2,458,378.48	17,075.11	1,961.85	15,113.26	2,443,265.22
329	7/1/2052	2,443,265.22	17,075.11	1,949.79	15,125.32	2,428,139.90
330	8/1/2052	2,428,139.90	17,075.11	1,937.72	15,137.39	2,413,002.51
331	9/1/2052	2,413,002.51	17,075.11	1,925.64	15,149.47	2,397,853.04
332	10/1/2052	2,397,853.04	17,075.11	1,913.55	15,161.56	2,382,691.48
333	11/1/2052	2,382,691.48	17,075.11	1,901.45	15,173.66	2,367,517.82
334	12/1/2052	2,367,517.82	17,075.11	1,889.34	15,185.77	2,352,332.05
335	1/1/2053	2,352,332.05	17,075.11	1,877.22	15,197.89	2,337,134.16
336	2/1/2053	2,337,134.16	17,075.11	1,865.09	15,210.02	2,321,924.14
337	3/1/2053	2,321,924.14	17,075.11	1,852.95	15,222.16	2,306,701.98
338	4/1/2053	2,306,701.98	17,075.11	1,840.81	15,234.30	2,291,467.68
339	5/1/2053	2,291,467.68	17,075.11	1,828.65	15,246.46	2,276,221.22
340	6/1/2053	2,276,221.22	17,075.11	1,816.48	15,258.63	2,260,962.59
341	7/1/2053	2,260,962.59	17,075.11	1,804.30	15,270.81	2,245,691.78
342	8/1/2053	2,245,691.78	17,075.11	1,792.12	15,282.99	2,230,408.79
343	9/1/2053	2,230,408.79	17,075.11	1,779.92	15,295.19	2,215,113.60
344	10/1/2053	2,215,113.60	17,075.11	1,767.72	15,307.39	2,199,806.21
345	11/1/2053	2,199,806.21	17,075.11	1,755.50	15,319.61	2,184,486.60
346	12/1/2053	2,184,486.60	17,075.11	1,743.27	15,331.84	2,169,154.76
347	1/1/2054	2,169,154.76	17,075.11	1,731.04	15,344.07	2,153,810.69
348	2/1/2054	2,153,810.69	17,075.11	1,718.79	15,356.32	2,138,454.37
349	3/1/2054	2,138,454.37	17,075.11	1,706.54	15,368.57	2,123,085.80
350	4/1/2054	2,123,085.80	17,075.11	1,694.28	15,380.83	2,107,704.97
351	5/1/2054	2,107,704.97	17,075.11	1,682.00	15,393.11	2,092,311.86
352	6/1/2054	2,092,311.86	17,075.11	1,669.72	15,405.39	2,076,906.47
353	7/1/2054	2,076,906.47	17,075.11	1,657.42	15,417.69	2,061,488.78
354	8/1/2054	2,061,488.78	17,075.11	1,645.12	15,429.99	2,046,058.79
355	9/1/2054	2,046,058.79	17,075.11	1,632.81	15,442.30	2,030,616.49
356	10/1/2054	2,030,616.49	17,075.11	1,620.48	15,454.63	2,015,161.86
357	11/1/2054	2,015,161.86	17,075.11	1,608.15	15,466.96	1,999,694.90
358	12/1/2054	1,999,694.90	17,075.11	1,595.81	15,479.30	1,984,215.60
359	1/1/2055	1,984,215.60	17,075.11	1,583.45	15,491.66	1,968,723.94
360	2/1/2055	1,968,723.94	17,075.11	1,571.09	15,504.02	1,953,219.92
361	3/1/2055	1,953,219.92	17,075.11	1,558.72	15,516.39	1,937,703.53
362	4/1/2055	1,937,703.53	17,075.11	1,546.34	15,528.77	1,922,174.76
363	5/1/2055	1,922,174.76	17,075.11	1,533.94	15,541.17	1,906,633.59
364	6/1/2055	1,906,633.59	17,075.11	1,521.54	15,553.57	1,891,080.02
365	7/1/2055	1,891,080.02	17,075.11	1,509.13	15,565.98	1,875,514.04
366	8/1/2055	1,875,514.04	17,075.11	1,496.71	15,578.40	1,859,935.64
367	9/1/2055	1,859,935.64	17,075.11	1,484.28	15,590.83	1,844,344.81
368	10/1/2055	1,844,344.81	17,075.11	1,471.83	15,603.28	1,828,741.53
369	11/1/2055	1,828,741.53	17,075.11	1,459.38	15,615.73	1,813,125.80
370	12/1/2055	1,813,125.80	17,075.11	1,446.92	15,628.19	1,797,497.61
371	1/1/2056	1,797,497.61	17,075.11	1,434.45	15,640.66	1,781,856.95
372	2/1/2056	1,781,856.95	17,075.11	1,421.97	15,653.14	1,766,203.81
373	3/1/2056	1,766,203.81	17,075.11	1,409.47	15,665.64	1,750,538.17
374	4/1/2056	1,750,538.17	17,075.11	1,396.97	15,678.14	1,734,860.03
375	5/1/2056	1,734,860.03	17,075.11	1,384.46	15,690.65	1,719,169.38
376	6/1/2056	1,719,169.38	17,075.11	1,371.94	15,703.17	1,703,466.21
377	7/1/2056	1,703,466.21	17,075.11	1,359.41	15,715.70	1,687,750.51
378	8/1/2056	1,687,750.51	17,075.11	1,346.87	15,728.24	1,672,022.27
379	9/1/2056	1,672,022.27	17,075.11	1,334.32	15,740.79	1,656,281.48
380	10/1/2056	1,656,281.48	17,075.11	1,321.75	15,753.36	1,640,528.12
381	11/1/2056	1,640,528.12	17,075.11	1,309.18	15,765.93	1,624,762.19

BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Ending Balance
382	12/1/2056	1,624,762.19	17,075.11	1,296.60	15,778.51	1,608,983.68
383	1/1/2057	1,608,983.68	17,075.11	1,284.01	15,791.10	1,593,192.58
384	2/1/2057	1,593,192.58	17,075.11	1,271.41	15,803.70	1,577,388.88
385	3/1/2057	1,577,388.88	17,075.11	1,258.80	15,816.31	1,561,572.57
386	4/1/2057	1,561,572.57	17,075.11	1,246.17	15,828.94	1,545,743.63
387	5/1/2057	1,545,743.63	17,075.11	1,233.54	15,841.57	1,529,902.06
388	6/1/2057	1,529,902.06	17,075.11	1,220.90	15,854.21	1,514,047.85
389	7/1/2057	1,514,047.85	17,075.11	1,208.25	15,866.86	1,498,180.99
390	8/1/2057	1,498,180.99	17,075.11	1,195.59	15,879.52	1,482,301.47
391	9/1/2057	1,482,301.47	17,075.11	1,182.91	15,892.20	1,466,409.27
392	10/1/2057	1,466,409.27	17,075.11	1,170.23	15,904.88	1,450,504.39
393	11/1/2057	1,450,504.39	17,075.11	1,157.54	15,917.57	1,434,586.82
394	12/1/2057	1,434,586.82	17,075.11	1,144.84	15,930.27	1,418,656.55
395	1/1/2058	1,418,656.55	17,075.11	1,132.12	15,942.99	1,402,713.56
396	2/1/2058	1,402,713.56	17,075.11	1,119.40	15,955.71	1,386,757.85
397	3/1/2058	1,386,757.85	17,075.11	1,106.67	15,968.44	1,370,789.41
398	4/1/2058	1,370,789.41	17,075.11	1,093.92	15,981.19	1,354,808.22
399	5/1/2058	1,354,808.22	17,075.11	1,081.17	15,993.94	1,338,814.28
400	6/1/2058	1,338,814.28	17,075.11	1,068.41	16,006.70	1,322,807.58
401	7/1/2058	1,322,807.58	17,075.11	1,055.63	16,019.48	1,306,788.10
402	8/1/2058	1,306,788.10	17,075.11	1,042.85	16,032.26	1,290,755.84
403	9/1/2058	1,290,755.84	17,075.11	1,030.06	16,045.05	1,274,710.79
404	10/1/2058	1,274,710.79	17,075.11	1,017.25	16,057.86	1,258,652.93
405	11/1/2058	1,258,652.93	17,075.11	1,004.44	16,070.67	1,242,582.26
406	12/1/2058	1,242,582.26	17,075.11	991.61	16,083.50	1,226,498.76
407	1/1/2059	1,226,498.76	17,075.11	978.78	16,096.33	1,210,402.43
408	2/1/2059	1,210,402.43	17,075.11	965.93	16,109.18	1,194,293.25
409	3/1/2059	1,194,293.25	17,075.11	953.08	16,122.03	1,178,171.22
410	4/1/2059	1,178,171.22	17,075.11	940.21	16,134.90	1,162,036.32
411	5/1/2059	1,162,036.32	17,075.11	927.33	16,147.78	1,145,888.54
412	6/1/2059	1,145,888.54	17,075.11	914.45	16,160.66	1,129,727.88
413	7/1/2059	1,129,727.88	17,075.11	901.55	16,173.56	1,113,554.32
414	8/1/2059	1,113,554.32	17,075.11	888.64	16,186.47	1,097,367.85
415	9/1/2059	1,097,367.85	17,075.11	875.73	16,199.38	1,081,168.47
416	10/1/2059	1,081,168.47	17,075.11	862.80	16,212.31	1,064,956.16
417	11/1/2059	1,064,956.16	17,075.11	849.86	16,225.25	1,048,730.91
418	12/1/2059	1,048,730.91	17,075.11	836.91	16,238.20	1,032,492.71
419	1/1/2060	1,032,492.71	17,075.11	823.95	16,251.16	1,016,241.55
420	2/1/2060	1,016,241.55	17,075.11	810.99	16,264.12	999,977.43
421	3/1/2060	999,977.43	17,075.11	798.01	16,277.10	983,700.33
422	4/1/2060	983,700.33	17,075.11	785.02	16,290.09	967,410.24
423	5/1/2060	967,410.24	17,075.11	772.02	16,303.09	951,107.15
424	6/1/2060	951,107.15	17,075.11	759.01	16,316.10	934,791.05
425	7/1/2060	934,791.05	17,075.11	745.99	16,329.12	918,461.93
426	8/1/2060	918,461.93	17,075.11	732.96	16,342.15	902,119.78
427	9/1/2060	902,119.78	17,075.11	719.91	16,355.20	885,764.58
428	10/1/2060	885,764.58	17,075.11	706.86	16,368.25	869,396.33
429	11/1/2060	869,396.33	17,075.11	693.80	16,381.31	853,015.02
430	12/1/2060	853,015.02	17,075.11	680.73	16,394.38	836,620.64
431	1/1/2061	836,620.64	17,075.11	667.64	16,407.47	820,213.17
432	2/1/2061	820,213.17	17,075.11	654.55	16,420.56	803,792.61
433	3/1/2061	803,792.61	17,075.11	641.45	16,433.66	787,358.95
434	4/1/2061	787,358.95	17,075.11	628.33	16,446.78	770,912.17
435	5/1/2061	770,912.17	17,075.11	615.21	16,459.90	754,452.27
436	6/1/2061	754,452.27	17,075.11	602.07	16,473.04	737,979.23
437	7/1/2061	737,979.23	17,075.11	588.93	16,486.18	721,493.05
438	8/1/2061	721,493.05	17,075.11	575.77	16,499.34	704,993.71
439	9/1/2061	704,993.71	17,075.11	562.60	16,512.51	688,481.20
440	10/1/2061	688,481.20	17,075.11	549.43	16,525.68	671,955.52
441	11/1/2061	671,955.52	17,075.11	536.24	16,538.87	655,416.65
442	12/1/2061	655,416.65	17,075.11	523.04	16,552.07	638,864.58
443	1/1/2062	638,864.58	17,075.11	509.83	16,565.28	622,299.30
444	2/1/2062	622,299.30	17,075.11	496.61	16,578.50	605,720.80
445	3/1/2062	605,720.80	17,075.11	483.38	16,591.73	589,129.07
446	4/1/2062	589,129.07	17,075.11	470.14	16,604.97	572,524.10

EXHIBIT A

BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Ending Balance
447	5/1/2062	572,524.10	17,075.11	456.89	16,618.22	555,905.88
448	6/1/2062	555,905.88	17,075.11	443.63	16,631.48	539,274.40
449	7/1/2062	539,274.40	17,075.11	430.35	16,644.76	522,629.64
450	8/1/2062	522,629.64	17,075.11	417.07	16,658.04	505,971.60
451	9/1/2062	505,971.60	17,075.11	403.78	16,671.33	489,300.27
452	10/1/2062	489,300.27	17,075.11	390.47	16,684.64	472,615.63
453	11/1/2062	472,615.63	17,075.11	377.16	16,697.95	455,917.68
454	12/1/2062	455,917.68	17,075.11	363.83	16,711.28	439,206.40
455	1/1/2063	439,206.40	17,075.11	350.50	16,724.61	422,481.79
456	2/1/2063	422,481.79	17,075.11	337.15	16,737.96	405,743.83
457	3/1/2063	405,743.83	17,075.11	323.79	16,751.32	388,992.51
458	4/1/2063	388,992.51	17,075.11	310.43	16,764.68	372,227.83
459	5/1/2063	372,227.83	17,075.11	297.05	16,778.06	355,449.77
460	6/1/2063	355,449.77	17,075.11	283.66	16,791.45	338,658.32
461	7/1/2063	338,658.32	17,075.11	270.26	16,804.85	321,853.47
462	8/1/2063	321,853.47	17,075.11	256.85	16,818.26	305,035.21
463	9/1/2063	305,035.21	17,075.11	243.43	16,831.68	288,203.53
464	10/1/2063	288,203.53	17,075.11	229.99	16,845.12	271,358.41
465	11/1/2063	271,358.41	17,075.11	216.55	16,858.56	254,499.85
466	12/1/2063	254,499.85	17,075.11	203.10	16,872.01	237,627.84
467	1/1/2064	237,627.84	17,075.11	189.63	16,885.48	220,742.36
468	2/1/2064	220,742.36	17,075.11	176.16	16,898.95	203,843.41
469	3/1/2064	203,843.41	17,075.11	162.67	16,912.44	186,930.97
470	4/1/2064	186,930.97	17,075.11	149.18	16,925.93	170,005.04
471	5/1/2064	170,005.04	17,075.11	135.67	16,939.44	153,065.60
472	6/1/2064	153,065.60	17,075.11	122.15	16,952.96	136,112.64
473	7/1/2064	136,112.64	17,075.11	108.62	16,966.49	119,146.15
474	8/1/2064	119,146.15	17,075.11	95.08	16,980.03	102,166.12
475	9/1/2064	102,166.12	17,075.11	81.53	16,993.58	85,172.54
476	10/1/2064	85,172.54	17,075.11	67.97	17,007.14	68,165.40
477	11/1/2064	68,165.40	17,075.11	54.40	17,020.71	51,144.69
478	12/1/2064	51,144.69	17,075.11	40.81	17,034.30	34,110.39
479	1/1/2065	34,110.39	17,075.11	27.22	17,047.89	17,062.50
480	2/1/2065	17,062.50	17,076.12	13.62	17,062.50	-