

SECURED PROMISSORY NOTE

PASS Series C – Market Rate Loan
(Normandy Apartments)

Principal Amount: \$12,337,122.00

San Francisco, CA

Date: [Date]

FOR VALUE RECEIVED, the undersigned, **1155 Ellis GP LLC**, a California limited liability company ("**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 Twelve Million Three Hundred Thirty-Seven Thousand One Hundred Twenty-Two and No/100 Dollars (\$12,337,122.00) (the "**Series C Market Rate Loan Amount**"), or so much of the Series C Market Rate 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 3.87289% 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 Market Rate Loan at a compounded annual rate equal to 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 Market Rate 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 Market Rate Loan. The unpaid principal balance of the Series C Market Rate 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**"). On or after the tenth anniversary of the First Payment Date, the Series C Market Rate Loan may be prepaid, in whole but not in part, and Maker shall be required to pay a premium of: (i) 2% of the total amount being prepaid if the Series C Market Rate 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 Market Rate 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 Market Rate Loan is prepaid on or after the twelfth anniversary of the First Payment Date. The Series C Market Rate Loan may not be prepaid unless the Series C Market Rate Loan, the Deferred Loan, and the BMR 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 Market Rate 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.

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 SSP Note, the Series C Market Rate Note, the Deferred Notes, and the BMR Notes.

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 Market Rate Loan (along with the Series A Market Rate Loan, the BMR 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 Market Rate 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 Market Rate Loan funds and Rents), waste or negligent or intentional damage to the collateral for the Series C Market Rate 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.

EXHIBIT A

Project Name: Normandy Apartments
Sponsor: Tenderloin Neighborhood Development Corporation

Loan Amount	12,337,122.00
Rate	3.87289%
Term	40
Amortization	40
Monthly Payment	50,590.59

MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
1	3/1/2025	12,337,122.00	50,590.59	42,843.23	(3,026.30)	10,773.66	12,326,348.34
2	4/1/2025	12,326,348.34	50,590.59	42,805.81	(3,023.65)	10,808.43	12,315,539.91
3	5/1/2025	12,315,539.91	50,590.59	42,768.28	(3,021.00)	10,843.31	12,304,696.60
4	6/1/2025	12,304,696.60	50,590.59	42,730.62	(3,018.34)	10,878.31	12,293,818.29
5	7/1/2025	12,293,818.29	50,590.59	42,692.85	(3,015.68)	10,913.42	12,282,904.87
6	8/1/2025	12,282,904.87	50,590.59	42,654.95	(3,013.00)	10,948.64	12,271,956.23
7	9/1/2025	12,271,956.23	50,590.59	42,616.92	(3,010.31)	10,983.98	12,260,972.25
8	10/1/2025	12,260,972.25	50,590.59	42,578.78	(3,007.62)	11,019.43	12,249,952.82
9	11/1/2025	12,249,952.82	50,590.59	42,540.51	(3,004.91)	11,054.99	12,238,897.83
10	12/1/2025	12,238,897.83	50,590.59	42,502.12	(3,002.20)	11,090.67	12,227,807.16
11	1/1/2026	12,227,807.16	50,590.59	42,463.61	(2,999.48)	11,126.46	12,216,680.70
12	2/1/2026	12,216,680.70	50,590.59	42,424.97	(2,996.75)	11,162.37	12,205,518.33
13	3/1/2026	12,205,518.33	50,590.59	42,386.21	(2,994.02)	11,198.40	12,194,319.93
14	4/1/2026	12,194,319.93	50,590.59	42,347.32	(2,991.27)	11,234.54	12,183,085.39
15	5/1/2026	12,183,085.39	50,590.59	42,308.30	(2,988.51)	11,270.80	12,171,814.59
16	6/1/2026	12,171,814.59	50,590.59	42,269.16	(2,985.74)	11,307.17	12,160,507.42
17	7/1/2026	12,160,507.42	50,590.59	42,229.90	(2,982.98)	11,343.67	12,149,163.75
18	8/1/2026	12,149,163.75	50,590.59	42,190.50	(2,980.19)	11,380.28	12,137,783.47
19	9/1/2026	12,137,783.47	50,590.59	42,150.98	(2,977.40)	11,417.01	12,126,366.46
20	10/1/2026	12,126,366.46	50,590.59	42,111.33	(2,974.59)	11,453.85	12,114,912.61
21	11/1/2026	12,114,912.61	50,590.59	42,071.56	(2,971.79)	11,490.82	12,103,421.79
22	12/1/2026	12,103,421.79	50,590.59	42,031.65	(2,968.97)	11,527.91	12,091,893.88
23	1/1/2027	12,091,893.88	50,590.59	41,991.62	(2,966.14)	11,565.11	12,080,328.77
24	2/1/2027	12,080,328.77	50,590.59	41,951.46	(2,963.31)	11,602.44	12,068,726.33
25	3/1/2027	12,068,726.33	50,590.59	41,911.17	(2,960.46)	11,639.88	12,057,086.45
26	4/1/2027	12,057,086.45	50,590.59	41,870.74	(2,957.60)	11,677.45	12,045,409.00
27	5/1/2027	12,045,409.00	50,590.59	41,830.19	(2,954.74)	11,715.14	12,033,693.86
28	6/1/2027	12,033,693.86	50,590.59	41,789.51	(2,951.87)	11,752.95	12,021,940.91
29	7/1/2027	12,021,940.91	50,590.59	41,748.69	(2,948.98)	11,790.88	12,010,150.03
30	8/1/2027	12,010,150.03	50,590.59	41,707.75	(2,946.09)	11,828.93	11,998,321.10
31	9/1/2027	11,998,321.10	50,590.59	41,666.67	(2,943.19)	11,867.11	11,986,453.99
32	10/1/2027	11,986,453.99	50,590.59	41,625.46	(2,940.28)	11,905.41	11,974,548.58
33	11/1/2027	11,974,548.58	50,590.59	41,584.11	(2,937.35)	11,943.83	11,962,604.75
34	12/1/2027	11,962,604.75	50,590.59	41,542.64	(2,934.43)	11,982.38	11,950,622.37
35	1/1/2028	11,950,622.37	50,590.59	41,501.03	(2,931.49)	12,021.05	11,938,601.32
36	2/1/2028	11,938,601.32	50,590.59	41,459.28	(2,928.54)	12,059.85	11,926,541.47
37	3/1/2028	11,926,541.47	50,590.59	41,417.40	(2,925.58)	12,098.77	11,914,442.70
38	4/1/2028	11,914,442.70	50,590.59	41,375.38	(2,922.61)	12,137.82	11,902,304.88
39	5/1/2028	11,902,304.88	50,590.59	41,333.23	(2,919.63)	12,176.99	11,890,127.89
40	6/1/2028	11,890,127.89	50,590.59	41,290.95	(2,916.65)	12,216.29	11,877,911.60
41	7/1/2028	11,877,911.60	50,590.59	41,248.52	(2,913.65)	12,255.72	11,865,655.88
42	8/1/2028	11,865,655.88	50,590.59	41,205.96	(2,910.64)	12,295.27	11,853,360.61
43	9/1/2028	11,853,360.61	50,590.59	41,163.26	(2,907.63)	12,334.96	11,841,025.65
44	10/1/2028	11,841,025.65	50,590.59	41,120.43	(2,904.61)	12,374.77	11,828,650.88
45	11/1/2028	11,828,650.88	50,590.59	41,077.45	(2,901.56)	12,414.70	11,816,236.18
46	12/1/2028	11,816,236.18	50,590.59	41,034.34	(2,898.52)	12,454.77	11,803,781.41
47	1/1/2029	11,803,781.41	50,590.59	40,991.09	(2,895.47)	12,494.97	11,791,286.44
48	2/1/2029	11,791,286.44	50,590.59	40,947.70	(2,892.40)	12,535.29	11,778,751.15
49	3/1/2029	11,778,751.15	50,590.59	40,904.17	(2,889.33)	12,575.75	11,766,175.40
50	4/1/2029	11,766,175.40	50,590.59	40,860.50	(2,886.25)	12,616.34	11,753,559.06
51	5/1/2029	11,753,559.06	50,590.59	40,816.68	(2,883.15)	12,657.06	11,740,902.00
52	6/1/2029	11,740,902.00	50,590.59	40,772.73	(2,880.05)	12,697.91	11,728,204.09
53	7/1/2029	11,728,204.09	50,590.59	40,728.63	(2,876.93)	12,738.89	11,715,465.20
54	8/1/2029	11,715,465.20	50,590.59	40,684.39	(2,873.80)	12,780.00	11,702,685.20
55	9/1/2029	11,702,685.20	50,590.59	40,640.01	(2,870.67)	12,821.25	11,689,863.95
56	10/1/2029	11,689,863.95	50,590.59	40,595.49	(2,867.53)	12,862.63	11,677,001.32
57	11/1/2029	11,677,001.32	50,590.59	40,550.82	(2,864.37)	12,904.14	11,664,097.18
58	12/1/2029	11,664,097.18	50,590.59	40,506.01	(2,861.21)	12,945.79	11,651,151.39

EXHIBIT A

MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
59	1/1/2030	11,651,151.39	50,590.59	40,461.05	(2,858.03)	12,987.57	11,638,163.82
60	2/1/2030	11,638,163.82	50,590.59	40,415.95	(2,854.84)	13,029.48	11,625,134.34
61	3/1/2030	11,625,134.34	50,590.59	40,370.70	(2,851.64)	13,071.53	11,612,062.81
62	4/1/2030	11,612,062.81	50,590.59	40,325.31	(2,848.44)	13,113.72	11,598,949.09
63	5/1/2030	11,598,949.09	50,590.59	40,279.77	(2,845.23)	13,156.05	11,585,793.04
64	6/1/2030	11,585,793.04	50,590.59	40,234.08	(2,841.99)	13,198.50	11,572,594.54
65	7/1/2030	11,572,594.54	50,590.59	40,188.25	(2,838.76)	13,241.10	11,559,353.44
66	8/1/2030	11,559,353.44	50,590.59	40,142.26	(2,835.51)	13,283.84	11,546,069.60
67	9/1/2030	11,546,069.60	50,590.59	40,096.13	(2,832.25)	13,326.71	11,532,742.89
68	10/1/2030	11,532,742.89	50,590.59	40,049.85	(2,828.98)	13,369.72	11,519,373.17
69	11/1/2030	11,519,373.17	50,590.59	40,003.42	(2,825.70)	13,412.87	11,505,960.30
70	12/1/2030	11,505,960.30	50,590.59	39,956.84	(2,822.41)	13,456.16	11,492,504.14
71	1/1/2031	11,492,504.14	50,590.59	39,910.11	(2,819.11)	13,499.59	11,479,004.55
72	2/1/2031	11,479,004.55	50,590.59	39,863.23	(2,815.80)	13,543.16	11,465,461.39
73	3/1/2031	11,465,461.39	50,590.59	39,816.20	(2,812.47)	13,586.86	11,451,874.53
74	4/1/2031	11,451,874.53	50,590.59	39,769.02	(2,809.14)	13,630.71	11,438,243.82
75	5/1/2031	11,438,243.82	50,590.59	39,721.68	(2,805.80)	13,674.71	11,424,569.11
76	6/1/2031	11,424,569.11	50,590.59	39,674.20	(2,802.45)	13,718.84	11,410,850.27
77	7/1/2031	11,410,850.27	50,590.59	39,626.55	(2,799.08)	13,763.12	11,397,087.15
78	8/1/2031	11,397,087.15	50,590.59	39,578.76	(2,795.71)	13,807.54	11,383,279.61
79	9/1/2031	11,383,279.61	50,590.59	39,530.81	(2,792.32)	13,852.10	11,369,427.51
80	10/1/2031	11,369,427.51	50,590.59	39,482.71	(2,788.92)	13,896.80	11,355,530.71
81	11/1/2031	11,355,530.71	50,590.59	39,434.45	(2,785.52)	13,941.66	11,341,589.05
82	12/1/2031	11,341,589.05	50,590.59	39,386.03	(2,782.09)	13,986.65	11,327,602.40
83	1/1/2032	11,327,602.40	50,590.59	39,337.46	(2,778.66)	14,031.79	11,313,570.61
84	2/1/2032	11,313,570.61	50,590.59	39,288.73	(2,775.22)	14,077.08	11,299,493.53
85	3/1/2032	11,299,493.53	50,590.59	39,239.85	(2,771.77)	14,122.51	11,285,371.02
86	4/1/2032	11,285,371.02	50,590.59	39,190.80	(2,768.30)	14,168.09	11,271,202.93
87	5/1/2032	11,271,202.93	50,590.59	39,141.60	(2,764.83)	14,213.82	11,256,989.11
88	6/1/2032	11,256,989.11	50,590.59	39,092.24	(2,761.34)	14,259.69	11,242,729.42
89	7/1/2032	11,242,729.42	50,590.59	39,042.72	(2,757.84)	14,305.71	11,228,423.71
90	8/1/2032	11,228,423.71	50,590.59	38,993.04	(2,754.33)	14,351.88	11,214,071.83
91	9/1/2032	11,214,071.83	50,590.59	38,943.20	(2,750.81)	14,398.20	11,199,673.63
92	10/1/2032	11,199,673.63	50,590.59	38,893.20	(2,747.28)	14,444.67	11,185,228.96
93	11/1/2032	11,185,228.96	50,590.59	38,843.04	(2,743.74)	14,491.29	11,170,737.67
94	12/1/2032	11,170,737.67	50,590.59	38,792.71	(2,740.18)	14,538.06	11,156,199.61
95	1/1/2033	11,156,199.61	50,590.59	38,742.23	(2,736.62)	14,584.98	11,141,614.63
96	2/1/2033	11,141,614.63	50,590.59	38,691.58	(2,733.04)	14,632.05	11,126,982.58
97	3/1/2033	11,126,982.58	50,590.59	38,640.77	(2,729.45)	14,679.27	11,112,303.31
98	4/1/2033	11,112,303.31	50,590.59	38,589.79	(2,725.85)	14,726.65	11,097,576.66
99	5/1/2033	11,097,576.66	50,590.59	38,538.65	(2,722.24)	14,774.18	11,082,802.48
100	6/1/2033	11,082,802.48	50,590.59	38,487.34	(2,718.61)	14,821.86	11,067,980.62
101	7/1/2033	11,067,980.62	50,590.59	38,435.87	(2,714.98)	14,869.70	11,053,110.92
102	8/1/2033	11,053,110.92	50,590.59	38,384.23	(2,711.33)	14,917.69	11,038,193.23
103	9/1/2033	11,038,193.23	50,590.59	38,332.43	(2,707.67)	14,965.83	11,023,227.40
104	10/1/2033	11,023,227.40	50,590.59	38,280.45	(2,703.99)	15,014.13	11,008,213.27
105	11/1/2033	11,008,213.27	50,590.59	38,228.31	(2,700.31)	15,062.59	10,993,150.68
106	12/1/2033	10,993,150.68	50,590.59	38,176.01	(2,696.62)	15,111.20	10,978,039.48
107	1/1/2034	10,978,039.48	50,590.59	38,123.53	(2,692.91)	15,159.97	10,962,879.51
108	2/1/2034	10,962,879.51	50,590.59	38,070.88	(2,689.19)	15,208.90	10,947,670.61
109	3/1/2034	10,947,670.61	50,590.59	38,018.07	(2,685.47)	15,257.99	10,932,412.62
110	4/1/2034	10,932,412.62	50,590.59	37,965.08	(2,681.72)	15,307.23	10,917,105.39
111	5/1/2034	10,917,105.39	50,590.59	37,911.92	(2,677.96)	15,356.63	10,901,748.76
112	6/1/2034	10,901,748.76	50,590.59	37,858.59	(2,674.20)	15,406.20	10,886,342.56
113	7/1/2034	10,886,342.56	50,590.59	37,805.09	(2,670.42)	15,455.92	10,870,886.64
114	8/1/2034	10,870,886.64	50,590.59	37,751.42	(2,666.63)	15,505.80	10,855,380.84
115	9/1/2034	10,855,380.84	50,590.59	37,697.57	(2,662.82)	15,555.84	10,839,825.00
116	10/1/2034	10,839,825.00	50,590.59	37,643.55	(2,659.01)	15,606.05	10,824,218.95
117	11/1/2034	10,824,218.95	50,590.59	37,589.36	(2,655.19)	15,656.42	10,808,562.53
118	12/1/2034	10,808,562.53	50,590.59	37,534.99	(2,651.35)	15,706.95	10,792,855.58
119	1/1/2035	10,792,855.58	50,590.59	37,480.44	(2,647.49)	15,757.64	10,777,097.94
120	2/1/2035	10,777,097.94	50,590.59	37,425.72	(2,643.62)	15,808.49	10,761,289.45
121	3/1/2035	10,761,289.45	50,590.59	37,370.82	(2,639.74)	15,859.51	10,745,429.94
122	4/1/2035	10,745,429.94	50,590.59	37,315.74	(2,635.85)	15,910.70	10,729,519.24
123	5/1/2035	10,729,519.24	50,590.59	37,260.49	(2,631.95)	15,962.05	10,713,557.19
124	6/1/2035	10,713,557.19	50,590.59	37,205.06	(2,628.04)	16,013.57	10,697,543.62
125	7/1/2035	10,697,543.62	50,590.59	37,149.45	(2,624.11)	16,065.25	10,681,478.37

EXHIBIT A

MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
126	8/1/2035	10,681,478.37	50,590.59	37,093.66	(2,620.17)	16,117.10	10,665,361.27
127	9/1/2035	10,665,361.27	50,590.59	37,037.69	(2,616.21)	16,169.11	10,649,192.16
128	10/1/2035	10,649,192.16	50,590.59	36,981.54	(2,612.25)	16,221.30	10,632,970.86
129	11/1/2035	10,632,970.86	50,590.59	36,925.21	(2,608.27)	16,273.65	10,616,697.21
130	12/1/2035	10,616,697.21	50,590.59	36,868.69	(2,604.27)	16,326.17	10,600,371.04
131	1/1/2036	10,600,371.04	50,590.59	36,812.00	(2,600.27)	16,378.86	10,583,992.18
132	2/1/2036	10,583,992.18	50,590.59	36,755.12	(2,596.26)	16,431.73	10,567,560.45
133	3/1/2036	10,567,560.45	50,590.59	36,698.06	(2,592.23)	16,484.76	10,551,075.69
134	4/1/2036	10,551,075.69	50,590.59	36,640.81	(2,588.18)	16,537.96	10,534,537.73
135	5/1/2036	10,534,537.73	50,590.59	36,583.38	(2,584.13)	16,591.34	10,517,946.39
136	6/1/2036	10,517,946.39	50,590.59	36,525.76	(2,580.05)	16,644.88	10,501,301.51
137	7/1/2036	10,501,301.51	50,590.59	36,467.96	(2,575.97)	16,698.60	10,484,602.91
138	8/1/2036	10,484,602.91	50,590.59	36,409.97	(2,571.88)	16,752.50	10,467,850.41
139	9/1/2036	10,467,850.41	50,590.59	36,351.79	(2,567.76)	16,806.56	10,451,043.85
140	10/1/2036	10,451,043.85	50,590.59	36,293.43	(2,563.64)	16,860.80	10,434,183.05
141	11/1/2036	10,434,183.05	50,590.59	36,234.87	(2,559.50)	16,915.22	10,417,267.83
142	12/1/2036	10,417,267.83	50,590.59	36,176.13	(2,555.35)	16,969.81	10,400,298.02
143	1/1/2037	10,400,298.02	50,590.59	36,117.20	(2,551.19)	17,024.58	10,383,273.44
144	2/1/2037	10,383,273.44	50,590.59	36,058.08	(2,547.02)	17,079.53	10,366,193.91
145	3/1/2037	10,366,193.91	50,590.59	35,998.77	(2,542.83)	17,134.65	10,349,059.26
146	4/1/2037	10,349,059.26	50,590.59	35,939.26	(2,538.62)	17,189.95	10,331,869.31
147	5/1/2037	10,331,869.31	50,590.59	35,879.57	(2,534.41)	17,245.43	10,314,623.88
148	6/1/2037	10,314,623.88	50,590.59	35,819.68	(2,530.18)	17,301.09	10,297,322.79
149	7/1/2037	10,297,322.79	50,590.59	35,759.60	(2,525.93)	17,356.92	10,279,965.87
150	8/1/2037	10,279,965.87	50,590.59	35,699.32	(2,521.67)	17,412.94	10,262,552.93
151	9/1/2037	10,262,552.93	50,590.59	35,638.85	(2,517.40)	17,469.14	10,245,083.79
152	10/1/2037	10,245,083.79	50,590.59	35,578.19	(2,513.12)	17,525.52	10,227,558.27
153	11/1/2037	10,227,558.27	50,590.59	35,517.33	(2,508.82)	17,582.08	10,209,976.19
154	12/1/2037	10,209,976.19	50,590.59	35,456.27	(2,504.51)	17,638.83	10,192,337.36
155	1/1/2038	10,192,337.36	50,590.59	35,395.01	(2,500.18)	17,695.76	10,174,641.60
156	2/1/2038	10,174,641.60	50,590.59	35,333.56	(2,495.84)	17,752.87	10,156,888.73
157	3/1/2038	10,156,888.73	50,590.59	35,271.91	(2,491.48)	17,810.16	10,139,078.57
158	4/1/2038	10,139,078.57	50,590.59	35,210.06	(2,487.11)	17,867.64	10,121,210.93
159	5/1/2038	10,121,210.93	50,590.59	35,148.01	(2,482.73)	17,925.31	10,103,285.62
160	6/1/2038	10,103,285.62	50,590.59	35,085.76	(2,478.33)	17,983.16	10,085,302.46
161	7/1/2038	10,085,302.46	50,590.59	35,023.31	(2,473.92)	18,041.20	10,067,261.26
162	8/1/2038	10,067,261.26	50,590.59	34,960.66	(2,469.50)	18,099.43	10,049,161.83
163	9/1/2038	10,049,161.83	50,590.59	34,897.81	(2,465.06)	18,157.84	10,031,003.99
164	10/1/2038	10,031,003.99	50,590.59	34,834.75	(2,460.60)	18,216.44	10,012,787.55
165	11/1/2038	10,012,787.55	50,590.59	34,771.49	(2,456.14)	18,275.24	9,994,512.31
166	12/1/2038	9,994,512.31	50,590.59	34,708.03	(2,451.66)	18,334.22	9,976,178.09
167	1/1/2039	9,976,178.09	50,590.59	34,644.36	(2,447.16)	18,393.39	9,957,784.70
168	2/1/2039	9,957,784.70	50,590.59	34,580.48	(2,442.64)	18,452.75	9,939,331.95
169	3/1/2039	9,939,331.95	50,590.59	34,516.40	(2,438.12)	18,512.31	9,920,819.64
170	4/1/2039	9,920,819.64	50,590.59	34,452.11	(2,433.57)	18,572.05	9,902,247.59
171	5/1/2039	9,902,247.59	50,590.59	34,387.62	(2,429.02)	18,631.99	9,883,615.60
172	6/1/2039	9,883,615.60	50,590.59	34,322.91	(2,424.45)	18,692.13	9,864,923.47
173	7/1/2039	9,864,923.47	50,590.59	34,258.00	(2,419.86)	18,752.45	9,846,171.02
174	8/1/2039	9,846,171.02	50,590.59	34,192.88	(2,415.27)	18,812.98	9,827,358.04
175	9/1/2039	9,827,358.04	50,590.59	34,127.55	(2,410.65)	18,873.69	9,808,484.35
176	10/1/2039	9,808,484.35	50,590.59	34,062.01	(2,406.03)	18,934.61	9,789,549.74
177	11/1/2039	9,789,549.74	50,590.59	33,996.25	(2,401.38)	18,995.72	9,770,554.02
178	12/1/2039	9,770,554.02	50,590.59	33,930.28	(2,396.71)	19,057.02	9,751,497.00
179	1/1/2040	9,751,497.00	50,590.59	33,864.10	(2,392.04)	19,118.53	9,732,378.47
180	2/1/2040	9,732,378.47	50,590.59	33,797.71	(2,387.35)	19,180.23	9,713,198.24
181	3/1/2040	9,713,198.24	50,590.59	33,731.10	(2,382.64)	19,242.13	9,693,956.11
182	4/1/2040	9,693,956.11	50,590.59	33,664.28	(2,377.93)	19,304.24	9,674,651.87
183	5/1/2040	9,674,651.87	50,590.59	33,597.24	(2,373.19)	19,366.54	9,655,285.33
184	6/1/2040	9,655,285.33	50,590.59	33,529.99	(2,368.44)	19,429.04	9,635,856.29
185	7/1/2040	9,635,856.29	50,590.59	33,462.52	(2,363.68)	19,491.75	9,616,364.54
186	8/1/2040	9,616,364.54	50,590.59	33,394.83	(2,358.89)	19,554.65	9,596,809.89
187	9/1/2040	9,596,809.89	50,590.59	33,326.92	(2,354.10)	19,617.77	9,577,192.12
188	10/1/2040	9,577,192.12	50,590.59	33,258.79	(2,349.28)	19,681.08	9,557,511.04
189	11/1/2040	9,557,511.04	50,590.59	33,190.45	(2,344.46)	19,744.60	9,537,766.44
190	12/1/2040	9,537,766.44	50,590.59	33,121.88	(2,339.61)	19,808.32	9,517,958.12
191	1/1/2041	9,517,958.12	50,590.59	33,053.09	(2,334.75)	19,872.25	9,498,085.87
192	2/1/2041	9,498,085.87	50,590.59	32,984.08	(2,329.88)	19,936.39	9,478,149.48

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MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
193	3/1/2041	9,478,149.48	50,590.59	32,914.85	(2,324.99)	20,000.73	9,458,148.75
194	4/1/2041	9,458,148.75	50,590.59	32,845.39	(2,320.08)	20,065.28	9,438,083.47
195	5/1/2041	9,438,083.47	50,590.59	32,775.71	(2,315.16)	20,130.04	9,417,953.43
196	6/1/2041	9,417,953.43	50,590.59	32,705.81	(2,310.23)	20,195.01	9,397,758.42
197	7/1/2041	9,397,758.42	50,590.59	32,635.67	(2,305.27)	20,260.19	9,377,498.23
198	8/1/2041	9,377,498.23	50,590.59	32,565.32	(2,300.30)	20,325.57	9,357,172.66
199	9/1/2041	9,357,172.66	50,590.59	32,494.73	(2,295.31)	20,391.17	9,336,781.49
200	10/1/2041	9,336,781.49	50,590.59	32,423.92	(2,290.31)	20,456.98	9,316,324.51
201	11/1/2041	9,316,324.51	50,590.59	32,352.88	(2,285.30)	20,523.01	9,295,801.50
202	12/1/2041	9,295,801.50	50,590.59	32,281.61	(2,280.26)	20,589.24	9,275,212.26
203	1/1/2042	9,275,212.26	50,590.59	32,210.11	(2,275.21)	20,655.69	9,254,556.57
204	2/1/2042	9,254,556.57	50,590.59	32,138.38	(2,270.15)	20,722.36	9,233,834.21
205	3/1/2042	9,233,834.21	50,590.59	32,066.41	(2,265.06)	20,789.24	9,213,044.97
206	4/1/2042	9,213,044.97	50,590.59	31,994.22	(2,259.96)	20,856.33	9,192,188.64
207	5/1/2042	9,192,188.64	50,590.59	31,921.79	(2,254.84)	20,923.64	9,171,265.00
208	6/1/2042	9,171,265.00	50,590.59	31,849.13	(2,249.71)	20,991.17	9,150,273.83
209	7/1/2042	9,150,273.83	50,590.59	31,776.23	(2,244.56)	21,058.92	9,129,214.91
210	8/1/2042	9,129,214.91	50,590.59	31,703.10	(2,239.40)	21,126.89	9,108,088.02
211	9/1/2042	9,108,088.02	50,590.59	31,629.73	(2,234.21)	21,195.07	9,086,892.95
212	10/1/2042	9,086,892.95	50,590.59	31,556.13	(2,229.02)	21,263.48	9,065,629.47
213	11/1/2042	9,065,629.47	50,590.59	31,482.29	(2,223.80)	21,332.10	9,044,297.37
214	12/1/2042	9,044,297.37	50,590.59	31,408.21	(2,218.57)	21,400.95	9,022,896.42
215	1/1/2043	9,022,896.42	50,590.59	31,333.89	(2,213.32)	21,470.02	9,001,426.40
216	2/1/2043	9,001,426.40	50,590.59	31,259.33	(2,208.05)	21,539.31	8,979,887.09
217	3/1/2043	8,979,887.09	50,590.59	31,184.53	(2,202.77)	21,608.83	8,958,278.26
218	4/1/2043	8,958,278.26	50,590.59	31,109.49	(2,197.47)	21,678.57	8,936,599.69
219	5/1/2043	8,936,599.69	50,590.59	31,034.20	(2,192.14)	21,748.53	8,914,851.16
220	6/1/2043	8,914,851.16	50,590.59	30,958.68	(2,186.82)	21,818.73	8,893,032.43
221	7/1/2043	8,893,032.43	50,590.59	30,882.91	(2,181.46)	21,889.14	8,871,143.29
222	8/1/2043	8,871,143.29	50,590.59	30,806.89	(2,176.09)	21,959.79	8,849,183.50
223	9/1/2043	8,849,183.50	50,590.59	30,730.63	(2,170.70)	22,030.66	8,827,152.84
224	10/1/2043	8,827,152.84	50,590.59	30,654.13	(2,165.30)	22,101.76	8,805,051.08
225	11/1/2043	8,805,051.08	50,590.59	30,577.37	(2,159.87)	22,173.09	8,782,877.99
226	12/1/2043	8,782,877.99	50,590.59	30,500.37	(2,154.44)	22,244.66	8,760,633.33
227	1/1/2044	8,760,633.33	50,590.59	30,423.12	(2,148.98)	22,316.45	8,738,316.88
228	2/1/2044	8,738,316.88	50,590.59	30,345.63	(2,143.51)	22,388.47	8,715,928.41
229	3/1/2044	8,715,928.41	50,590.59	30,267.88	(2,138.02)	22,460.73	8,693,467.68
230	4/1/2044	8,693,467.68	50,590.59	30,189.88	(2,132.51)	22,533.22	8,670,934.46
231	5/1/2044	8,670,934.46	50,590.59	30,111.63	(2,126.98)	22,605.94	8,648,328.52
232	6/1/2044	8,648,328.52	50,590.59	30,033.12	(2,121.43)	22,678.90	8,625,649.62
233	7/1/2044	8,625,649.62	50,590.59	29,954.37	(2,115.88)	22,752.10	8,602,897.52
234	8/1/2044	8,602,897.52	50,590.59	29,875.35	(2,110.29)	22,825.53	8,580,071.99
235	9/1/2044	8,580,071.99	50,590.59	29,796.09	(2,104.69)	22,899.19	8,557,172.80
236	10/1/2044	8,557,172.80	50,590.59	29,716.57	(2,099.08)	22,973.10	8,534,199.70
237	11/1/2044	8,534,199.70	50,590.59	29,636.79	(2,093.44)	23,047.24	8,511,152.46
238	12/1/2044	8,511,152.46	50,590.59	29,556.75	(2,087.79)	23,121.63	8,488,030.83
239	1/1/2045	8,488,030.83	50,590.59	29,476.46	(2,082.12)	23,196.25	8,464,834.58
240	2/1/2045	8,464,834.58	50,590.59	29,395.90	(2,076.42)	23,271.11	8,441,563.47
241	3/1/2045	8,441,563.47	50,590.59	29,315.09	(2,070.72)	23,346.22	8,418,217.25
242	4/1/2045	8,418,217.25	50,590.59	29,234.01	(2,064.99)	23,421.57	8,394,795.68
243	5/1/2045	8,394,795.68	50,590.59	29,152.68	(2,059.25)	23,497.16	8,371,298.52
244	6/1/2045	8,371,298.52	50,590.59	29,071.08	(2,053.48)	23,572.99	8,347,725.53
245	7/1/2045	8,347,725.53	50,590.59	28,989.22	(2,047.70)	23,649.07	8,324,076.46
246	8/1/2045	8,324,076.46	50,590.59	28,907.09	(2,041.90)	23,725.40	8,300,351.06
247	9/1/2045	8,300,351.06	50,590.59	28,824.70	(2,036.08)	23,801.97	8,276,549.09
248	10/1/2045	8,276,549.09	50,590.59	28,742.04	(2,030.24)	23,878.79	8,252,670.30
249	11/1/2045	8,252,670.30	50,590.59	28,659.12	(2,024.38)	23,955.85	8,228,714.45
250	12/1/2045	8,228,714.45	50,590.59	28,575.93	(2,018.51)	24,033.17	8,204,681.28
251	1/1/2046	8,204,681.28	50,590.59	28,492.47	(2,012.61)	24,110.73	8,180,570.55
252	2/1/2046	8,180,570.55	50,590.59	28,408.74	(2,006.70)	24,188.55	8,156,382.00
253	3/1/2046	8,156,382.00	50,590.59	28,324.74	(2,000.76)	24,266.61	8,132,115.39
254	4/1/2046	8,132,115.39	50,590.59	28,240.46	(1,994.80)	24,344.93	8,107,770.46
255	5/1/2046	8,107,770.46	50,590.59	28,155.92	(1,988.83)	24,423.50	8,083,346.96
256	6/1/2046	8,083,346.96	50,590.59	28,071.11	(1,982.85)	24,502.33	8,058,844.63
257	7/1/2046	8,058,844.63	50,590.59	27,986.02	(1,976.84)	24,581.41	8,034,263.22
258	8/1/2046	8,034,263.22	50,590.59	27,900.65	(1,970.80)	24,660.74	8,009,602.48
259	9/1/2046	8,009,602.48	50,590.59	27,815.01	(1,964.75)	24,740.33	7,984,862.15

EXHIBIT A

MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
260	10/1/2046	7,984,862.15	50,590.59	27,729.10	(1,958.69)	24,820.18	7,960,041.97
261	11/1/2046	7,960,041.97	50,590.59	27,642.90	(1,952.59)	24,900.28	7,935,141.69
262	12/1/2046	7,935,141.69	50,590.59	27,556.43	(1,946.49)	24,980.65	7,910,161.04
263	1/1/2047	7,910,161.04	50,590.59	27,469.68	(1,940.36)	25,061.27	7,885,099.77
264	2/1/2047	7,885,099.77	50,590.59	27,382.65	(1,934.21)	25,142.15	7,859,957.62
265	3/1/2047	7,859,957.62	50,590.59	27,295.34	(1,928.05)	25,223.30	7,834,734.32
266	4/1/2047	7,834,734.32	50,590.59	27,207.75	(1,921.86)	25,304.70	7,809,429.62
267	5/1/2047	7,809,429.62	50,590.59	27,119.87	(1,915.65)	25,386.37	7,784,043.25
268	6/1/2047	7,784,043.25	50,590.59	27,031.71	(1,909.42)	25,468.30	7,758,574.95
269	7/1/2047	7,758,574.95	50,590.59	26,943.27	(1,903.18)	25,550.50	7,733,024.45
270	8/1/2047	7,733,024.45	50,590.59	26,854.54	(1,896.91)	25,632.96	7,707,391.49
271	9/1/2047	7,707,391.49	50,590.59	26,765.52	(1,890.62)	25,715.69	7,681,675.80
272	10/1/2047	7,681,675.80	50,590.59	26,676.22	(1,884.32)	25,798.69	7,655,877.11
273	11/1/2047	7,655,877.11	50,590.59	26,586.63	(1,877.99)	25,881.95	7,629,995.16
274	12/1/2047	7,629,995.16	50,590.59	26,496.75	(1,871.64)	25,965.48	7,604,029.68
275	1/1/2048	7,604,029.68	50,590.59	26,406.58	(1,865.27)	26,049.28	7,577,980.40
276	2/1/2048	7,577,980.40	50,590.59	26,316.12	(1,858.88)	26,133.35	7,551,847.05
277	3/1/2048	7,551,847.05	50,590.59	26,225.36	(1,852.47)	26,217.70	7,525,629.35
278	4/1/2048	7,525,629.35	50,590.59	26,134.32	(1,846.04)	26,302.31	7,499,327.04
279	5/1/2048	7,499,327.04	50,590.59	26,042.98	(1,839.59)	26,387.20	7,472,939.84
280	6/1/2048	7,472,939.84	50,590.59	25,951.34	(1,833.11)	26,472.36	7,446,467.48
281	7/1/2048	7,446,467.48	50,590.59	25,859.41	(1,826.62)	26,557.80	7,419,909.68
282	8/1/2048	7,419,909.68	50,590.59	25,767.18	(1,820.10)	26,643.51	7,393,266.17
283	9/1/2048	7,393,266.17	50,590.59	25,674.66	(1,813.57)	26,729.50	7,366,536.67
284	10/1/2048	7,366,536.67	50,590.59	25,581.83	(1,807.01)	26,815.77	7,339,720.90
285	11/1/2048	7,339,720.90	50,590.59	25,488.71	(1,800.43)	26,902.31	7,312,818.59
286	12/1/2048	7,312,818.59	50,590.59	25,395.29	(1,793.84)	26,989.14	7,285,829.45
287	1/1/2049	7,285,829.45	50,590.59	25,301.56	(1,787.21)	27,076.24	7,258,753.21
288	2/1/2049	7,258,753.21	50,590.59	25,207.53	(1,780.57)	27,163.63	7,231,589.58
289	3/1/2049	7,231,589.58	50,590.59	25,113.20	(1,773.91)	27,251.30	7,204,338.28
290	4/1/2049	7,204,338.28	50,590.59	25,018.57	(1,767.23)	27,339.25	7,176,999.03
291	5/1/2049	7,176,999.03	50,590.59	24,923.62	(1,760.51)	27,427.48	7,149,571.55
292	6/1/2049	7,149,571.55	50,590.59	24,828.38	(1,753.79)	27,516.00	7,122,055.55
293	7/1/2049	7,122,055.55	50,590.59	24,732.82	(1,747.04)	27,604.81	7,094,450.74
294	8/1/2049	7,094,450.74	50,590.59	24,636.96	(1,740.27)	27,693.90	7,066,756.84
295	9/1/2049	7,066,756.84	50,590.59	24,540.79	(1,733.48)	27,783.28	7,038,973.56
296	10/1/2049	7,038,973.56	50,590.59	24,444.30	(1,726.66)	27,872.95	7,011,100.61
297	11/1/2049	7,011,100.61	50,590.59	24,347.51	(1,719.83)	27,962.91	6,983,137.70
298	12/1/2049	6,983,137.70	50,590.59	24,250.40	(1,712.96)	28,053.15	6,955,084.55
299	1/1/2050	6,955,084.55	50,590.59	24,152.98	(1,706.08)	28,143.69	6,926,940.86
300	2/1/2050	6,926,940.86	50,590.59	24,055.25	(1,699.18)	28,234.52	6,898,706.34
301	3/1/2050	6,898,706.34	50,590.59	23,957.19	(1,692.25)	28,325.65	6,870,380.69
302	4/1/2050	6,870,380.69	50,590.59	23,858.83	(1,685.31)	28,417.07	6,841,963.62
303	5/1/2050	6,841,963.62	50,590.59	23,760.14	(1,678.33)	28,508.78	6,813,454.84
304	6/1/2050	6,813,454.84	50,590.59	23,661.14	(1,671.34)	28,600.79	6,784,854.05
305	7/1/2050	6,784,854.05	50,590.59	23,561.82	(1,664.33)	28,693.10	6,756,160.95
306	8/1/2050	6,756,160.95	50,590.59	23,462.18	(1,657.29)	28,785.70	6,727,375.25
307	9/1/2050	6,727,375.25	50,590.59	23,362.21	(1,650.22)	28,878.60	6,698,496.65
308	10/1/2050	6,698,496.65	50,590.59	23,261.93	(1,643.15)	28,971.81	6,669,524.84
309	11/1/2050	6,669,524.84	50,590.59	23,161.31	(1,636.03)	29,065.31	6,640,459.53
310	12/1/2050	6,640,459.53	50,590.59	23,060.38	(1,628.91)	29,159.12	6,611,300.41
311	1/1/2051	6,611,300.41	50,590.59	22,959.12	(1,621.75)	29,253.22	6,582,047.19
312	2/1/2051	6,582,047.19	50,590.59	22,857.53	(1,614.58)	29,347.64	6,552,699.55
313	3/1/2051	6,552,699.55	50,590.59	22,755.61	(1,607.37)	29,442.35	6,523,257.20
314	4/1/2051	6,523,257.20	50,590.59	22,653.37	(1,600.16)	29,537.38	6,493,719.82
315	5/1/2051	6,493,719.82	50,590.59	22,550.79	(1,592.90)	29,632.70	6,464,087.12
316	6/1/2051	6,464,087.12	50,590.59	22,447.89	(1,585.64)	29,728.34	6,434,358.78
317	7/1/2051	6,434,358.78	50,590.59	22,344.65	(1,578.35)	29,824.29	6,404,534.49
318	8/1/2051	6,404,534.49	50,590.59	22,241.08	(1,571.03)	29,920.54	6,374,613.95
319	9/1/2051	6,374,613.95	50,590.59	22,137.17	(1,563.69)	30,017.11	6,344,596.84
320	10/1/2051	6,344,596.84	50,590.59	22,032.93	(1,556.33)	30,113.99	6,314,482.85
321	11/1/2051	6,314,482.85	50,590.59	21,928.36	(1,548.95)	30,211.18	6,284,271.67
322	12/1/2051	6,284,271.67	50,590.59	21,823.44	(1,541.53)	30,308.68	6,253,962.99
323	1/1/2052	6,253,962.99	50,590.59	21,718.19	(1,534.10)	30,406.50	6,223,556.49
324	2/1/2052	6,223,556.49	50,590.59	21,612.60	(1,526.64)	30,504.63	6,193,051.86
325	3/1/2052	6,193,051.86	50,590.59	21,506.66	(1,519.15)	30,603.08	6,162,448.78
326	4/1/2052	6,162,448.78	50,590.59	21,400.39	(1,511.65)	30,701.85	6,131,746.93

EXHIBIT A

MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
327	5/1/2052	6,131,746.93	50,590.59	21,293.77	(1,504.12)	30,800.94	6,100,945.99
328	6/1/2052	6,100,945.99	50,590.59	21,186.81	(1,496.57)	30,900.35	6,070,045.64
329	7/1/2052	6,070,045.64	50,590.59	21,079.50	(1,488.98)	31,000.07	6,039,045.57
330	8/1/2052	6,039,045.57	50,590.59	20,971.84	(1,481.37)	31,100.12	6,007,945.45
331	9/1/2052	6,007,945.45	50,590.59	20,863.84	(1,473.75)	31,200.50	5,976,744.95
332	10/1/2052	5,976,744.95	50,590.59	20,755.49	(1,466.09)	31,301.19	5,945,443.76
333	11/1/2052	5,945,443.76	50,590.59	20,646.79	(1,458.42)	31,402.22	5,914,041.54
334	12/1/2052	5,914,041.54	50,590.59	20,537.74	(1,450.71)	31,503.56	5,882,537.98
335	1/1/2053	5,882,537.98	50,590.59	20,428.34	(1,442.99)	31,605.24	5,850,932.74
336	2/1/2053	5,850,932.74	50,590.59	20,318.58	(1,435.23)	31,707.24	5,819,225.50
337	3/1/2053	5,819,225.50	50,590.59	20,208.47	(1,427.45)	31,809.57	5,787,415.93
338	4/1/2053	5,787,415.93	50,590.59	20,098.01	(1,419.66)	31,912.24	5,755,503.69
339	5/1/2053	5,755,503.69	50,590.59	19,987.19	(1,411.83)	32,015.23	5,723,488.46
340	6/1/2053	5,723,488.46	50,590.59	19,876.01	(1,403.98)	32,118.56	5,691,369.90
341	7/1/2053	5,691,369.90	50,590.59	19,764.47	(1,396.10)	32,222.22	5,659,147.68
342	8/1/2053	5,659,147.68	50,590.59	19,652.57	(1,388.19)	32,326.21	5,626,821.47
343	9/1/2053	5,626,821.47	50,590.59	19,540.31	(1,380.26)	32,430.54	5,594,390.93
344	10/1/2053	5,594,390.93	50,590.59	19,427.69	(1,372.31)	32,535.21	5,561,855.72
345	11/1/2053	5,561,855.72	50,590.59	19,314.70	(1,364.32)	32,640.21	5,529,215.51
346	12/1/2053	5,529,215.51	50,590.59	19,201.35	(1,356.31)	32,745.55	5,496,469.96
347	1/1/2054	5,496,469.96	50,590.59	19,087.64	(1,348.29)	32,851.24	5,463,618.72
348	2/1/2054	5,463,618.72	50,590.59	18,973.55	(1,340.22)	32,957.26	5,430,661.46
349	3/1/2054	5,430,661.46	50,590.59	18,859.10	(1,332.14)	33,063.63	5,397,597.83
350	4/1/2054	5,397,597.83	50,590.59	18,744.28	(1,324.03)	33,170.34	5,364,427.49
351	5/1/2054	5,364,427.49	50,590.59	18,629.09	(1,315.89)	33,277.39	5,331,150.10
352	6/1/2054	5,331,150.10	50,590.59	18,513.53	(1,307.73)	33,384.79	5,297,765.31
353	7/1/2054	5,297,765.31	50,590.59	18,397.59	(1,299.54)	33,492.54	5,264,272.77
354	8/1/2054	5,264,272.77	50,590.59	18,281.28	(1,291.32)	33,600.63	5,230,672.14
355	9/1/2054	5,230,672.14	50,590.59	18,164.60	(1,283.09)	33,709.08	5,196,963.06
356	10/1/2054	5,196,963.06	50,590.59	18,047.54	(1,274.82)	33,817.87	5,163,145.19
357	11/1/2054	5,163,145.19	50,590.59	17,930.10	(1,266.52)	33,927.01	5,129,218.18
358	12/1/2054	5,129,218.18	50,590.59	17,812.28	(1,258.20)	34,036.51	5,095,181.67
359	1/1/2055	5,095,181.67	50,590.59	17,694.08	(1,249.85)	34,146.36	5,061,035.31
360	2/1/2055	5,061,035.31	50,590.59	17,575.50	(1,241.47)	34,256.56	5,026,778.75
361	3/1/2055	5,026,778.75	50,590.59	17,456.54	(1,233.07)	34,367.12	4,992,411.63
362	4/1/2055	4,992,411.63	50,590.59	17,337.19	(1,224.64)	34,478.04	4,957,933.59
363	5/1/2055	4,957,933.59	50,590.59	17,217.46	(1,216.18)	34,589.31	4,923,344.28
364	6/1/2055	4,923,344.28	50,590.59	17,097.34	(1,207.70)	34,700.95	4,888,643.33
365	7/1/2055	4,888,643.33	50,590.59	16,976.83	(1,199.18)	34,812.94	4,853,830.39
366	8/1/2055	4,853,830.39	50,590.59	16,855.94	(1,190.65)	34,925.30	4,818,905.09
367	9/1/2055	4,818,905.09	50,590.59	16,734.65	(1,182.08)	35,038.02	4,783,867.07
368	10/1/2055	4,783,867.07	50,590.59	16,612.98	(1,173.49)	35,151.10	4,748,715.97
369	11/1/2055	4,748,715.97	50,590.59	16,490.91	(1,164.86)	35,264.54	4,713,451.43
370	12/1/2055	4,713,451.43	50,590.59	16,368.44	(1,156.21)	35,378.36	4,678,073.07
371	1/1/2056	4,678,073.07	50,590.59	16,245.58	(1,147.53)	35,492.54	4,642,580.53
372	2/1/2056	4,642,580.53	50,590.59	16,122.33	(1,138.83)	35,607.09	4,606,973.44
373	3/1/2056	4,606,973.44	50,590.59	15,998.68	(1,130.10)	35,722.01	4,571,251.43
374	4/1/2056	4,571,251.43	50,590.59	15,874.62	(1,121.33)	35,837.30	4,535,414.13
375	5/1/2056	4,535,414.13	50,590.59	15,750.17	(1,112.54)	35,952.96	4,499,461.17
376	6/1/2056	4,499,461.17	50,590.59	15,625.32	(1,103.72)	36,068.99	4,463,392.18
377	7/1/2056	4,463,392.18	50,590.59	15,500.06	(1,094.87)	36,185.40	4,427,206.78
378	8/1/2056	4,427,206.78	50,590.59	15,374.40	(1,086.00)	36,302.19	4,390,904.59
379	9/1/2056	4,390,904.59	50,590.59	15,248.33	(1,077.09)	36,419.35	4,354,485.24
380	10/1/2056	4,354,485.24	50,590.59	15,121.86	(1,068.16)	36,536.89	4,317,948.35
381	11/1/2056	4,317,948.35	50,590.59	14,994.98	(1,059.20)	36,654.81	4,281,293.54
382	12/1/2056	4,281,293.54	50,590.59	14,867.68	(1,050.20)	36,773.11	4,244,520.43
383	1/1/2057	4,244,520.43	50,590.59	14,739.98	(1,041.18)	36,891.79	4,207,628.64
384	2/1/2057	4,207,628.64	50,590.59	14,611.87	(1,032.13)	37,010.85	4,170,617.79
385	3/1/2057	4,170,617.79	50,590.59	14,483.34	(1,023.05)	37,130.30	4,133,487.49
386	4/1/2057	4,133,487.49	50,590.59	14,354.40	(1,013.95)	37,250.14	4,096,237.35
387	5/1/2057	4,096,237.35	50,590.59	14,225.04	(1,004.81)	37,370.36	4,058,866.99
388	6/1/2057	4,058,866.99	50,590.59	14,095.26	(995.64)	37,490.97	4,021,376.02
389	7/1/2057	4,021,376.02	50,590.59	13,965.07	(986.45)	37,611.97	3,983,764.05
390	8/1/2057	3,983,764.05	50,590.59	13,834.45	(977.22)	37,733.36	3,946,030.69
391	9/1/2057	3,946,030.69	50,590.59	13,703.41	(967.96)	37,855.14	3,908,175.55
392	10/1/2057	3,908,175.55	50,590.59	13,571.95	(958.67)	37,977.31	3,870,198.24
393	11/1/2057	3,870,198.24	50,590.59	13,440.07	(949.36)	38,099.88	3,832,098.36

EXHIBIT A

MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
394	12/1/2057	3,832,098.36	50,590.59	13,307.76	(940.01)	38,222.84	3,793,875.52
395	1/1/2058	3,793,875.52	50,590.59	13,175.02	(930.63)	38,346.20	3,755,529.32
396	2/1/2058	3,755,529.32	50,590.59	13,041.86	(921.23)	38,469.96	3,717,059.36
397	3/1/2058	3,717,059.36	50,590.59	12,908.26	(911.79)	38,594.12	3,678,465.24
398	4/1/2058	3,678,465.24	50,590.59	12,774.24	(902.33)	38,718.68	3,639,746.56
399	5/1/2058	3,639,746.56	50,590.59	12,639.78	(892.83)	38,843.64	3,600,902.92
400	6/1/2058	3,600,902.92	50,590.59	12,504.89	(883.31)	38,969.01	3,561,933.91
401	7/1/2058	3,561,933.91	50,590.59	12,369.56	(873.74)	39,094.77	3,522,839.14
402	8/1/2058	3,522,839.14	50,590.59	12,233.79	(864.15)	39,220.95	3,483,618.19
403	9/1/2058	3,483,618.19	50,590.59	12,097.59	(854.53)	39,347.53	3,444,270.66
404	10/1/2058	3,444,270.66	50,590.59	11,960.95	(844.88)	39,474.52	3,404,796.14
405	11/1/2058	3,404,796.14	50,590.59	11,823.86	(835.19)	39,601.92	3,365,194.22
406	12/1/2058	3,365,194.22	50,590.59	11,686.34	(825.48)	39,729.73	3,325,464.49
407	1/1/2059	3,325,464.49	50,590.59	11,548.37	(815.74)	39,857.96	3,285,606.53
408	2/1/2059	3,285,606.53	50,590.59	11,409.95	(805.96)	39,986.60	3,245,619.93
409	3/1/2059	3,245,619.93	50,590.59	11,271.09	(796.15)	40,115.65	3,205,504.28
410	4/1/2059	3,205,504.28	50,590.59	11,131.78	(786.31)	40,245.12	3,165,259.16
411	5/1/2059	3,165,259.16	50,590.59	10,992.02	(776.44)	40,375.01	3,124,884.15
412	6/1/2059	3,124,884.15	50,590.59	10,851.81	(766.53)	40,505.31	3,084,378.84
413	7/1/2059	3,084,378.84	50,590.59	10,711.15	(756.60)	40,636.04	3,043,742.80
414	8/1/2059	3,043,742.80	50,590.59	10,570.03	(746.63)	40,767.19	3,002,975.61
415	9/1/2059	3,002,975.61	50,590.59	10,428.46	(736.63)	40,898.76	2,962,076.85
416	10/1/2059	2,962,076.85	50,590.59	10,286.43	(726.60)	41,030.76	2,921,046.09
417	11/1/2059	2,921,046.09	50,590.59	10,143.94	(716.53)	41,163.18	2,879,882.91
418	12/1/2059	2,879,882.91	50,590.59	10,000.99	(706.43)	41,296.03	2,838,586.88
419	1/1/2060	2,838,586.88	50,590.59	9,857.58	(696.30)	41,429.31	2,797,157.57
420	2/1/2060	2,797,157.57	50,590.59	9,713.71	(686.14)	41,563.02	2,755,594.55
421	3/1/2060	2,755,594.55	50,590.59	9,569.38	(675.95)	41,697.16	2,713,897.39
422	4/1/2060	2,713,897.39	50,590.59	9,424.57	(665.71)	41,831.73	2,672,065.66
423	5/1/2060	2,672,065.66	50,590.59	9,279.30	(655.45)	41,966.64	2,630,098.92
424	6/1/2060	2,630,098.92	50,590.59	9,133.57	(645.17)	42,102.19	2,587,996.73
425	7/1/2060	2,587,996.73	50,590.59	8,987.36	(634.84)	42,238.07	2,545,758.66
426	8/1/2060	2,545,758.66	50,590.59	8,840.68	(624.48)	42,374.39	2,503,384.27
427	9/1/2060	2,503,384.27	50,590.59	8,693.52	(614.08)	42,511.15	2,460,873.12
428	10/1/2060	2,460,873.12	50,590.59	8,545.89	(603.65)	42,648.35	2,418,224.77
429	11/1/2060	2,418,224.77	50,590.59	8,397.79	(593.19)	42,785.99	2,375,438.78
430	12/1/2060	2,375,438.78	50,590.59	8,249.21	(582.70)	42,924.08	2,332,514.70
431	1/1/2061	2,332,514.70	50,590.59	8,100.14	(572.16)	43,062.61	2,289,452.09
432	2/1/2061	2,289,452.09	50,590.59	7,950.60	(561.60)	43,201.59	2,246,250.50
433	3/1/2061	2,246,250.50	50,590.59	7,800.57	(551.00)	43,341.02	2,202,909.48
434	4/1/2061	2,202,909.48	50,590.59	7,650.06	(540.37)	43,480.90	2,159,428.58
435	5/1/2061	2,159,428.58	50,590.59	7,499.07	(529.71)	43,621.23	2,115,807.35
436	6/1/2061	2,115,807.35	50,590.59	7,347.58	(519.01)	43,762.02	2,072,045.33
437	7/1/2061	2,072,045.33	50,590.59	7,195.61	(508.27)	43,903.25	2,028,142.08
438	8/1/2061	2,028,142.08	50,590.59	7,043.15	(497.51)	44,044.95	1,984,097.13
439	9/1/2061	1,984,097.13	50,590.59	6,890.19	(486.70)	44,187.10	1,939,910.03
440	10/1/2061	1,939,910.03	50,590.59	6,736.74	(475.86)	44,329.71	1,895,580.32
441	11/1/2061	1,895,580.32	50,590.59	6,582.80	(464.99)	44,472.78	1,851,107.54
442	12/1/2061	1,851,107.54	50,590.59	6,428.36	(454.08)	44,616.31	1,806,491.23
443	1/1/2062	1,806,491.23	50,590.59	6,273.42	(443.14)	44,760.31	1,761,730.92
444	2/1/2062	1,761,730.92	50,590.59	6,117.98	(432.15)	44,904.76	1,716,826.16
445	3/1/2062	1,716,826.16	50,590.59	5,962.04	(421.14)	45,049.69	1,671,776.47
446	4/1/2062	1,671,776.47	50,590.59	5,805.59	(410.08)	45,195.08	1,626,581.39
447	5/1/2062	1,626,581.39	50,590.59	5,648.64	(399.00)	45,340.95	1,581,240.44
448	6/1/2062	1,581,240.44	50,590.59	5,491.19	(387.88)	45,487.28	1,535,753.16
449	7/1/2062	1,535,753.16	50,590.59	5,333.22	(376.72)	45,634.09	1,490,119.07
450	8/1/2062	1,490,119.07	50,590.59	5,174.75	(365.53)	45,781.37	1,444,337.70
451	9/1/2062	1,444,337.70	50,590.59	5,015.76	(354.29)	45,929.12	1,398,408.58
452	10/1/2062	1,398,408.58	50,590.59	4,856.27	(343.03)	46,077.35	1,352,331.23
453	11/1/2062	1,352,331.23	50,590.59	4,696.25	(331.72)	46,226.06	1,306,105.17
454	12/1/2062	1,306,105.17	50,590.59	4,535.72	(320.39)	46,375.26	1,259,729.91
455	1/1/2063	1,259,729.91	50,590.59	4,374.67	(309.01)	46,524.93	1,213,204.98
456	2/1/2063	1,213,204.98	50,590.59	4,213.11	(297.60)	46,675.08	1,166,529.90
457	3/1/2063	1,166,529.90	50,590.59	4,051.02	(286.15)	46,825.72	1,119,704.18
458	4/1/2063	1,119,704.18	50,590.59	3,888.41	(274.67)	46,976.85	1,072,727.33
459	5/1/2063	1,072,727.33	50,590.59	3,725.27	(263.14)	47,128.46	1,025,598.87
460	6/1/2063	1,025,598.87	50,590.59	3,561.61	(251.58)	47,280.56	978,318.31

EXHIBIT A

MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
461	7/1/2063	978,318.31	50,590.59	3,397.41	(239.98)	47,433.16	930,885.15
462	8/1/2063	930,885.15	50,590.59	3,232.69	(228.34)	47,586.24	883,298.91
463	9/1/2063	883,298.91	50,590.59	3,067.44	(216.67)	47,739.82	835,559.09
464	10/1/2063	835,559.09	50,590.59	2,901.65	(204.96)	47,893.90	787,665.19
465	11/1/2063	787,665.19	50,590.59	2,735.33	(193.21)	48,048.47	739,616.72
466	12/1/2063	739,616.72	50,590.59	2,568.47	(181.42)	48,203.54	691,413.18
467	1/1/2064	691,413.18	50,590.59	2,401.08	(169.61)	48,359.12	643,054.06
468	2/1/2064	643,054.06	50,590.59	2,233.14	(157.74)	48,515.19	594,538.87
469	3/1/2064	594,538.87	50,590.59	2,064.66	(145.84)	48,671.77	545,867.10
470	4/1/2064	545,867.10	50,590.59	1,895.64	(133.90)	48,828.85	497,038.25
471	5/1/2064	497,038.25	50,590.59	1,726.07	(121.92)	48,986.44	448,051.81
472	6/1/2064	448,051.81	50,590.59	1,555.95	(109.90)	49,144.54	398,907.27
473	7/1/2064	398,907.27	50,590.59	1,385.29	(97.85)	49,303.15	349,604.12
474	8/1/2064	349,604.12	50,590.59	1,214.07	(85.75)	49,462.27	300,141.85
475	9/1/2064	300,141.85	50,590.59	1,042.31	(73.63)	49,621.91	250,519.94
476	10/1/2064	250,519.94	50,590.59	869.98	(61.45)	49,782.06	200,737.88
477	11/1/2064	200,737.88	50,590.59	697.10	(49.24)	49,942.73	150,795.15
478	12/1/2064	150,795.15	50,590.59	523.67	(36.99)	50,103.91	100,691.24
479	1/1/2065	100,691.24	50,590.59	349.67	(24.70)	50,265.62	50,425.62
480	2/1/2065	50,425.62	50,588.36	175.11	(12.37)	50,425.62	-