

SECURED PROMISSORY NOTE

PASS – Market Rate Loan
(SFCLT Scattered Sites)

Principal Amount: \$[3,004,806.00]

San Francisco, CA

Date: [_____], 2023

FOR VALUE RECEIVED, the undersigned, **SFCLT TNFF HOLDINGS 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 [Three Million Four Thousand Eight Hundred Six and No/100 Dollars] ([3,004,806.00]) (the “**Market Rate Loan Amount**”), or so much of the 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 Market Rate Loan at a compounded annual rate equal to the Prime Rate most recently announced by Bank of America for the immediately preceding month, plus four percent (4%), which rate will automatically be reduced if it is higher than the rate an individual is permitted to legally charge, 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 Market Rate Loan Amount. 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 Market Rate Loan. The unpaid principal balance of the 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 as set forth in Section 4 of 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 Official Records (the "First Payment Date"). On or after the tenth anniversary of the First Payment Date, the 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 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 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 if the Market Rate Loan is prepaid on or after the twelfth anniversary of the First Payment Date. The Market Rate Loan may not be prepaid unless 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 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 Deferred Note, and the BMR 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 Market Rate Loan (along with 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.

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.

[signature follows]

“MAKER”

SFCLT TNFF HOLDINGS LLC,
a California limited liability company

By: San Francisco Community Land Trust,
a California nonprofit public benefit corporation
Its: Sole Member and Manager

By: _____
Name: Saki Bailey
Title: Executive Director

EXHIBIT A

Amortization Schedule

Attached.

EXHIBIT A

Project Name: SFCLT Scattered Sites
 Sponsor:

Loan Amount	3,004,806.00
Rate	3.87289%
Term	40
Amortization	40
Monthly Payment	12,321.75

MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
1	8/1/2023	3,004,806.00	12,321.75	7,193.73	2,504.01	2,624.01	3,002,181.99
2	9/1/2023	3,002,181.99	12,321.75	7,187.45	2,501.82	2,632.48	2,999,549.51
3	10/1/2023	2,999,549.51	12,321.75	7,181.15	2,499.62	2,640.98	2,996,908.53
4	11/1/2023	2,996,908.53	12,321.75	7,174.82	2,497.43	2,649.50	2,994,259.03
5	12/1/2023	2,994,259.03	12,321.75	7,168.48	2,495.22	2,658.05	2,991,600.98
6	1/1/2024	2,991,600.98	12,321.75	7,162.12	2,493.00	2,666.63	2,988,934.35
7	2/1/2024	2,988,934.35	12,321.75	7,155.73	2,490.78	2,675.24	2,986,259.11
8	3/1/2024	2,986,259.11	12,321.75	7,149.33	2,488.55	2,683.87	2,983,575.24
9	4/1/2024	2,983,575.24	12,321.75	7,142.90	2,486.32	2,692.53	2,980,882.71
10	5/1/2024	2,980,882.71	12,321.75	7,136.46	2,484.07	2,701.22	2,978,181.49
11	6/1/2024	2,978,181.49	12,321.75	7,129.99	2,481.82	2,709.94	2,975,471.55
12	7/1/2024	2,975,471.55	12,321.75	7,123.50	2,479.56	2,718.69	2,972,752.86
13	8/1/2024	2,972,752.86	12,321.75	7,116.99	2,477.30	2,727.46	2,970,025.40
14	9/1/2024	2,970,025.40	12,321.75	7,110.46	2,475.02	2,736.27	2,967,289.13
15	10/1/2024	2,967,289.13	12,321.75	7,103.91	2,472.74	2,745.10	2,964,544.03
16	11/1/2024	2,964,544.03	12,321.75	7,097.34	2,470.45	2,753.96	2,961,790.07
17	12/1/2024	2,961,790.07	12,321.75	7,090.75	2,468.16	2,762.84	2,959,027.23
18	1/1/2025	2,959,027.23	12,321.75	7,084.13	2,465.86	2,771.76	2,956,255.47
19	2/1/2025	2,956,255.47	12,321.75	7,077.50	2,463.54	2,780.71	2,953,474.76
20	3/1/2025	2,953,474.76	12,321.75	7,070.84	2,461.23	2,789.68	2,950,685.08
21	4/1/2025	2,950,685.08	12,321.75	7,064.16	2,458.91	2,798.68	2,947,886.40
22	5/1/2025	2,947,886.40	12,321.75	7,057.46	2,456.57	2,807.72	2,945,078.68
23	6/1/2025	2,945,078.68	12,321.75	7,050.74	2,454.23	2,816.78	2,942,261.90
24	7/1/2025	2,942,261.90	12,321.75	7,044.00	2,451.88	2,825.87	2,939,436.03
25	8/1/2025	2,939,436.03	12,321.75	7,037.23	2,449.53	2,834.99	2,936,601.04
26	9/1/2025	2,936,601.04	12,321.75	7,030.44	2,447.17	2,844.14	2,933,756.90
27	10/1/2025	2,933,756.90	12,321.75	7,023.63	2,444.80	2,853.32	2,930,903.58
28	11/1/2025	2,930,903.58	12,321.75	7,016.80	2,442.42	2,862.53	2,928,041.05
29	12/1/2025	2,928,041.05	12,321.75	7,009.95	2,440.03	2,871.77	2,925,169.28
30	1/1/2026	2,925,169.28	12,321.75	7,003.07	2,437.65	2,881.03	2,922,288.25
31	2/1/2026	2,922,288.25	12,321.75	6,996.18	2,435.24	2,890.33	2,919,397.92
32	3/1/2026	2,919,397.92	12,321.75	6,989.26	2,432.83	2,899.66	2,916,498.26
33	4/1/2026	2,916,498.26	12,321.75	6,982.32	2,430.41	2,909.02	2,913,589.24
34	5/1/2026	2,913,589.24	12,321.75	6,975.35	2,427.99	2,918.41	2,910,670.83
35	6/1/2026	2,910,670.83	12,321.75	6,968.36	2,425.56	2,927.83	2,907,743.00
36	7/1/2026	2,907,743.00	12,321.75	6,961.35	2,423.12	2,937.28	2,904,805.72
37	8/1/2026	2,904,805.72	12,321.75	6,954.32	2,420.67	2,946.76	2,901,858.96
38	9/1/2026	2,901,858.96	12,321.75	6,947.27	2,418.21	2,956.27	2,898,902.69
39	10/1/2026	2,898,902.69	12,321.75	6,940.19	2,415.75	2,965.81	2,895,936.88
40	11/1/2026	2,895,936.88	12,321.75	6,933.09	2,413.28	2,975.38	2,892,961.50
41	12/1/2026	2,892,961.50	12,321.75	6,925.97	2,410.80	2,984.98	2,889,976.52
42	1/1/2027	2,889,976.52	12,321.75	6,918.82	2,408.31	2,994.62	2,886,981.90
43	2/1/2027	2,886,981.90	12,321.75	6,911.65	2,405.82	3,004.28	2,883,977.62
44	3/1/2027	2,883,977.62	12,321.75	6,904.46	2,403.31	3,013.98	2,880,963.64
45	4/1/2027	2,880,963.64	12,321.75	6,897.24	2,400.81	3,023.70	2,877,939.94
46	5/1/2027	2,877,939.94	12,321.75	6,890.00	2,398.29	3,033.46	2,874,906.48
47	6/1/2027	2,874,906.48	12,321.75	6,882.74	2,395.76	3,043.25	2,871,863.23
48	7/1/2027	2,871,863.23	12,321.75	6,875.46	2,393.22	3,053.07	2,868,810.16
49	8/1/2027	2,868,810.16	12,321.75	6,868.15	2,390.67	3,062.93	2,865,747.23
50	9/1/2027	2,865,747.23	12,321.75	6,860.81	2,388.13	3,072.81	2,862,674.42
51	10/1/2027	2,862,674.42	12,321.75	6,853.46	2,385.56	3,082.73	2,859,591.69
52	11/1/2027	2,859,591.69	12,321.75	6,846.08	2,382.99	3,092.68	2,856,499.01
53	12/1/2027	2,856,499.01	12,321.75	6,838.67	2,380.42	3,102.66	2,853,396.35
54	1/1/2028	2,853,396.35	12,321.75	6,831.24	2,377.84	3,112.67	2,850,283.68
55	2/1/2028	2,850,283.68	12,321.75	6,823.79	2,375.24	3,122.72	2,847,160.96
56	3/1/2028	2,847,160.96	12,321.75	6,816.32	2,372.63	3,132.80	2,844,028.16
57	4/1/2028	2,844,028.16	12,321.75	6,808.82	2,370.02	3,142.91	2,840,885.25
58	5/1/2028	2,840,885.25	12,321.75	6,801.29	2,367.41	3,153.05	2,837,732.20
59	6/1/2028	2,837,732.20	12,321.75	6,793.74	2,364.78	3,163.23	2,834,568.97
60	7/1/2028	2,834,568.97	12,321.75	6,786.17	2,362.14	3,173.44	2,831,395.53
61	8/1/2028	2,831,395.53	12,321.75	6,778.57	2,359.50	3,183.68	2,828,211.85
62	9/1/2028	2,828,211.85	12,321.75	6,770.95	2,356.84	3,193.96	2,825,017.89
63	10/1/2028	2,825,017.89	12,321.75	6,763.30	2,354.19	3,204.26	2,821,813.63

EXHIBIT A

MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
64	11/1/2028	2,821,813.63	12,321.75	6,755.63	2,351.51	3,214.61	2,818,599.02
65	12/1/2028	2,818,599.02	12,321.75	6,747.94	2,348.83	3,224.98	2,815,374.04
66	1/1/2029	2,815,374.04	12,321.75	6,740.22	2,346.14	3,235.39	2,812,138.65
67	2/1/2029	2,812,138.65	12,321.75	6,732.47	2,343.45	3,245.83	2,808,892.82
68	3/1/2029	2,808,892.82	12,321.75	6,724.70	2,340.74	3,256.31	2,805,636.51
69	4/1/2029	2,805,636.51	12,321.75	6,716.90	2,338.03	3,266.82	2,802,369.69
70	5/1/2029	2,802,369.69	12,321.75	6,709.08	2,335.31	3,277.36	2,799,092.33
71	6/1/2029	2,799,092.33	12,321.75	6,701.24	2,332.57	3,287.94	2,795,804.39
72	7/1/2029	2,795,804.39	12,321.75	6,693.37	2,329.83	3,298.55	2,792,505.84
73	8/1/2029	2,792,505.84	12,321.75	6,685.47	2,327.09	3,309.19	2,789,196.65
74	9/1/2029	2,789,196.65	12,321.75	6,677.55	2,324.33	3,319.87	2,785,876.78
75	10/1/2029	2,785,876.78	12,321.75	6,669.60	2,321.56	3,330.59	2,782,546.19
76	11/1/2029	2,782,546.19	12,321.75	6,661.62	2,318.79	3,341.34	2,779,204.85
77	12/1/2029	2,779,204.85	12,321.75	6,653.62	2,316.01	3,352.12	2,775,852.73
78	1/1/2030	2,775,852.73	12,321.75	6,645.60	2,313.21	3,362.94	2,772,489.79
79	2/1/2030	2,772,489.79	12,321.75	6,637.55	2,310.41	3,373.79	2,769,116.00
80	3/1/2030	2,769,116.00	12,321.75	6,629.47	2,307.60	3,384.68	2,765,731.32
81	4/1/2030	2,765,731.32	12,321.75	6,621.37	2,304.77	3,395.61	2,762,335.71
82	5/1/2030	2,762,335.71	12,321.75	6,613.24	2,301.95	3,406.56	2,758,929.15
83	6/1/2030	2,758,929.15	12,321.75	6,605.08	2,299.11	3,417.56	2,755,511.59
84	7/1/2030	2,755,511.59	12,321.75	6,596.90	2,296.26	3,428.59	2,752,083.00
85	8/1/2030	2,752,083.00	12,321.75	6,588.69	2,293.41	3,439.65	2,748,643.35
86	9/1/2030	2,748,643.35	12,321.75	6,580.46	2,290.53	3,450.76	2,745,192.59
87	10/1/2030	2,745,192.59	12,321.75	6,572.20	2,287.66	3,461.89	2,741,730.70
88	11/1/2030	2,741,730.70	12,321.75	6,563.91	2,284.77	3,473.07	2,738,257.63
89	12/1/2030	2,738,257.63	12,321.75	6,555.59	2,281.89	3,484.27	2,734,773.36
90	1/1/2031	2,734,773.36	12,321.75	6,547.25	2,278.98	3,495.52	2,731,277.84
91	2/1/2031	2,731,277.84	12,321.75	6,538.88	2,276.07	3,506.80	2,727,771.04
92	3/1/2031	2,727,771.04	12,321.75	6,530.49	2,273.14	3,518.12	2,724,252.92
93	4/1/2031	2,724,252.92	12,321.75	6,522.07	2,270.21	3,529.47	2,720,723.45
94	5/1/2031	2,720,723.45	12,321.75	6,513.62	2,267.27	3,540.86	2,717,182.59
95	6/1/2031	2,717,182.59	12,321.75	6,505.14	2,264.32	3,552.29	2,713,630.30
96	7/1/2031	2,713,630.30	12,321.75	6,496.63	2,261.36	3,563.76	2,710,066.54
97	8/1/2031	2,710,066.54	12,321.75	6,488.10	2,258.39	3,575.26	2,706,491.28
98	9/1/2031	2,706,491.28	12,321.75	6,479.54	2,255.41	3,586.80	2,702,904.48
99	10/1/2031	2,702,904.48	12,321.75	6,470.96	2,252.42	3,598.37	2,699,306.11
100	11/1/2031	2,699,306.11	12,321.75	6,462.34	2,249.42	3,609.99	2,695,696.12
101	12/1/2031	2,695,696.12	12,321.75	6,453.70	2,246.41	3,621.64	2,692,074.48
102	1/1/2032	2,692,074.48	12,321.75	6,445.03	2,243.39	3,633.33	2,688,441.15
103	2/1/2032	2,688,441.15	12,321.75	6,436.33	2,240.37	3,645.05	2,684,796.10
104	3/1/2032	2,684,796.10	12,321.75	6,427.60	2,237.33	3,656.82	2,681,139.28
105	4/1/2032	2,681,139.28	12,321.75	6,418.85	2,234.28	3,668.62	2,677,470.66
106	5/1/2032	2,677,470.66	12,321.75	6,410.07	2,231.22	3,680.46	2,673,790.20
107	6/1/2032	2,673,790.20	12,321.75	6,401.25	2,228.16	3,692.34	2,670,097.86
108	7/1/2032	2,670,097.86	12,321.75	6,392.41	2,225.09	3,704.25	2,666,393.61
109	8/1/2032	2,666,393.61	12,321.75	6,383.55	2,221.99	3,716.21	2,662,677.40
110	9/1/2032	2,662,677.40	12,321.75	6,374.65	2,218.90	3,728.20	2,658,949.20
111	10/1/2032	2,658,949.20	12,321.75	6,365.72	2,215.79	3,740.24	2,655,208.96
112	11/1/2032	2,655,208.96	12,321.75	6,356.77	2,212.67	3,752.31	2,651,456.65
113	12/1/2032	2,651,456.65	12,321.75	6,347.79	2,209.54	3,764.42	2,647,692.23
114	1/1/2033	2,647,692.23	12,321.75	6,338.77	2,206.41	3,776.57	2,643,915.66
115	2/1/2033	2,643,915.66	12,321.75	6,329.73	2,203.27	3,788.75	2,640,126.91
116	3/1/2033	2,640,126.91	12,321.75	6,320.66	2,200.11	3,800.98	2,636,325.93
117	4/1/2033	2,636,325.93	12,321.75	6,311.56	2,196.94	3,813.25	2,632,512.68
118	5/1/2033	2,632,512.68	12,321.75	6,302.43	2,193.76	3,825.56	2,628,687.12
119	6/1/2033	2,628,687.12	12,321.75	6,293.27	2,190.58	3,837.90	2,624,849.22
120	7/1/2033	2,624,849.22	12,321.75	6,284.09	2,187.37	3,850.29	2,620,998.93
121	8/1/2033	2,620,998.93	12,321.75	6,274.87	2,184.16	3,862.72	2,617,136.21
122	9/1/2033	2,617,136.21	12,321.75	6,265.62	2,180.95	3,875.18	2,613,261.03
123	10/1/2033	2,613,261.03	12,321.75	6,256.34	2,177.72	3,887.69	2,609,373.34
124	11/1/2033	2,609,373.34	12,321.75	6,247.04	2,174.47	3,900.24	2,605,473.10
125	12/1/2033	2,605,473.10	12,321.75	6,237.70	2,171.23	3,912.82	2,601,560.28
126	1/1/2034	2,601,560.28	12,321.75	6,228.33	2,167.97	3,925.45	2,597,634.83
127	2/1/2034	2,597,634.83	12,321.75	6,218.93	2,164.70	3,938.12	2,593,696.71
128	3/1/2034	2,593,696.71	12,321.75	6,209.50	2,161.42	3,950.83	2,589,745.88
129	4/1/2034	2,589,745.88	12,321.75	6,200.05	2,158.12	3,963.58	2,585,782.30
130	5/1/2034	2,585,782.30	12,321.75	6,190.56	2,154.82	3,976.37	2,581,805.93
131	6/1/2034	2,581,805.93	12,321.75	6,181.04	2,151.50	3,989.21	2,577,816.72
132	7/1/2034	2,577,816.72	12,321.75	6,171.49	2,148.18	4,002.08	2,573,814.64
133	8/1/2034	2,573,814.64	12,321.75	6,161.91	2,144.84	4,015.00	2,569,799.64
134	9/1/2034	2,569,799.64	12,321.75	6,152.29	2,141.50	4,027.96	2,565,771.68
135	10/1/2034	2,565,771.68	12,321.75	6,142.65	2,138.14	4,040.96	2,561,730.72

EXHIBIT A

MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
136	11/1/2034	2,561,730.72	12,321.75	6,132.98	2,134.77	4,054.00	2,557,676.72
137	12/1/2034	2,557,676.72	12,321.75	6,123.27	2,131.40	4,067.08	2,553,609.64
138	1/1/2035	2,553,609.64	12,321.75	6,113.53	2,128.01	4,080.21	2,549,529.43
139	2/1/2035	2,549,529.43	12,321.75	6,103.76	2,124.61	4,093.38	2,545,436.05
140	3/1/2035	2,545,436.05	12,321.75	6,093.96	2,121.20	4,106.59	2,541,329.46
141	4/1/2035	2,541,329.46	12,321.75	6,084.13	2,117.78	4,119.84	2,537,209.62
142	5/1/2035	2,537,209.62	12,321.75	6,074.27	2,114.34	4,133.14	2,533,076.48
143	6/1/2035	2,533,076.48	12,321.75	6,064.38	2,110.89	4,146.48	2,528,930.00
144	7/1/2035	2,528,930.00	12,321.75	6,054.45	2,107.44	4,159.86	2,524,770.14
145	8/1/2035	2,524,770.14	12,321.75	6,044.49	2,103.97	4,173.29	2,520,596.85
146	9/1/2035	2,520,596.85	12,321.75	6,034.50	2,100.50	4,186.75	2,516,410.10
147	10/1/2035	2,516,410.10	12,321.75	6,024.47	2,097.01	4,200.27	2,512,209.83
148	11/1/2035	2,512,209.83	12,321.75	6,014.42	2,093.51	4,213.82	2,507,996.01
149	12/1/2035	2,507,996.01	12,321.75	6,004.33	2,090.00	4,227.42	2,503,768.59
150	1/1/2036	2,503,768.59	12,321.75	5,994.21	2,086.47	4,241.07	2,499,527.52
151	2/1/2036	2,499,527.52	12,321.75	5,984.06	2,082.94	4,254.75	2,495,272.77
152	3/1/2036	2,495,272.77	12,321.75	5,973.87	2,079.39	4,268.49	2,491,004.28
153	4/1/2036	2,491,004.28	12,321.75	5,963.65	2,075.84	4,282.26	2,486,722.02
154	5/1/2036	2,486,722.02	12,321.75	5,953.40	2,072.27	4,296.08	2,482,425.94
155	6/1/2036	2,482,425.94	12,321.75	5,943.11	2,068.69	4,309.95	2,478,115.99
156	7/1/2036	2,478,115.99	12,321.75	5,932.80	2,065.09	4,323.86	2,473,792.13
157	8/1/2036	2,473,792.13	12,321.75	5,922.44	2,061.50	4,337.81	2,469,454.32
158	9/1/2036	2,469,454.32	12,321.75	5,912.06	2,057.88	4,351.81	2,465,102.51
159	10/1/2036	2,465,102.51	12,321.75	5,901.64	2,054.25	4,365.86	2,460,736.65
160	11/1/2036	2,460,736.65	12,321.75	5,891.19	2,050.61	4,379.95	2,456,356.70
161	12/1/2036	2,456,356.70	12,321.75	5,880.70	2,046.97	4,394.08	2,451,962.62
162	1/1/2037	2,451,962.62	12,321.75	5,870.18	2,043.30	4,408.27	2,447,554.35
163	2/1/2037	2,447,554.35	12,321.75	5,859.63	2,039.63	4,422.49	2,443,131.86
164	3/1/2037	2,443,131.86	12,321.75	5,849.04	2,035.94	4,436.77	2,438,695.09
165	4/1/2037	2,438,695.09	12,321.75	5,838.42	2,032.24	4,451.09	2,434,244.00
166	5/1/2037	2,434,244.00	12,321.75	5,827.76	2,028.54	4,465.45	2,429,778.55
167	6/1/2037	2,429,778.55	12,321.75	5,817.07	2,024.82	4,479.86	2,425,298.69
168	7/1/2037	2,425,298.69	12,321.75	5,806.35	2,021.08	4,494.32	2,420,804.37
169	8/1/2037	2,420,804.37	12,321.75	5,795.59	2,017.33	4,508.83	2,416,295.54
170	9/1/2037	2,416,295.54	12,321.75	5,784.79	2,013.58	4,523.38	2,411,772.16
171	10/1/2037	2,411,772.16	12,321.75	5,773.96	2,009.81	4,537.98	2,407,234.18
172	11/1/2037	2,407,234.18	12,321.75	5,763.10	2,006.03	4,552.62	2,402,681.56
173	12/1/2037	2,402,681.56	12,321.75	5,752.20	2,002.23	4,567.32	2,398,114.24
174	1/1/2038	2,398,114.24	12,321.75	5,741.27	1,998.42	4,582.06	2,393,532.18
175	2/1/2038	2,393,532.18	12,321.75	5,730.30	1,994.61	4,596.84	2,388,935.34
176	3/1/2038	2,388,935.34	12,321.75	5,719.29	1,990.78	4,611.68	2,384,323.66
177	4/1/2038	2,384,323.66	12,321.75	5,708.25	1,986.94	4,626.56	2,379,697.10
178	5/1/2038	2,379,697.10	12,321.75	5,697.17	1,983.08	4,641.50	2,375,055.60
179	6/1/2038	2,375,055.60	12,321.75	5,686.06	1,979.21	4,656.48	2,370,399.12
180	7/1/2038	2,370,399.12	12,321.75	5,674.91	1,975.34	4,671.50	2,365,727.62
181	8/1/2038	2,365,727.62	12,321.75	5,663.73	1,971.44	4,686.58	2,361,041.04
182	9/1/2038	2,361,041.04	12,321.75	5,652.51	1,967.53	4,701.71	2,356,339.33
183	10/1/2038	2,356,339.33	12,321.75	5,641.25	1,963.62	4,716.88	2,351,622.45
184	11/1/2038	2,351,622.45	12,321.75	5,629.96	1,959.69	4,732.10	2,346,890.35
185	12/1/2038	2,346,890.35	12,321.75	5,618.63	1,955.74	4,747.38	2,342,142.97
186	1/1/2039	2,342,142.97	12,321.75	5,607.27	1,951.78	4,762.70	2,337,380.27
187	2/1/2039	2,337,380.27	12,321.75	5,595.86	1,947.82	4,778.07	2,332,602.20
188	3/1/2039	2,332,602.20	12,321.75	5,584.42	1,943.84	4,793.49	2,327,808.71
189	4/1/2039	2,327,808.71	12,321.75	5,572.95	1,939.84	4,808.96	2,322,999.75
190	5/1/2039	2,322,999.75	12,321.75	5,561.44	1,935.83	4,824.48	2,318,175.27
191	6/1/2039	2,318,175.27	12,321.75	5,549.89	1,931.81	4,840.05	2,313,335.22
192	7/1/2039	2,313,335.22	12,321.75	5,538.30	1,927.78	4,855.67	2,308,479.55
193	8/1/2039	2,308,479.55	12,321.75	5,526.67	1,923.74	4,871.34	2,303,608.21
194	9/1/2039	2,303,608.21	12,321.75	5,515.01	1,919.67	4,887.07	2,298,721.14
195	10/1/2039	2,298,721.14	12,321.75	5,503.31	1,915.60	4,902.84	2,293,818.30
196	11/1/2039	2,293,818.30	12,321.75	5,491.57	1,911.52	4,918.66	2,288,899.64
197	12/1/2039	2,288,899.64	12,321.75	5,479.80	1,907.41	4,934.54	2,283,965.10
198	1/1/2040	2,283,965.10	12,321.75	5,467.98	1,903.31	4,950.46	2,279,014.64
199	2/1/2040	2,279,014.64	12,321.75	5,456.13	1,899.18	4,966.44	2,274,048.20
200	3/1/2040	2,274,048.20	12,321.75	5,444.24	1,895.04	4,982.47	2,269,065.73
201	4/1/2040	2,269,065.73	12,321.75	5,432.31	1,890.89	4,998.55	2,264,067.18
202	5/1/2040	2,264,067.18	12,321.75	5,420.35	1,886.72	5,014.68	2,259,052.50
203	6/1/2040	2,259,052.50	12,321.75	5,408.34	1,882.54	5,030.87	2,254,021.63
204	7/1/2040	2,254,021.63	12,321.75	5,396.30	1,878.35	5,047.10	2,248,974.53
205	8/1/2040	2,248,974.53	12,321.75	5,384.21	1,874.15	5,063.39	2,243,911.14
206	9/1/2040	2,243,911.14	12,321.75	5,372.09	1,869.93	5,079.73	2,238,831.41
207	10/1/2040	2,238,831.41	12,321.75	5,359.93	1,865.69	5,096.13	2,233,735.28

EXHIBIT A

MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
208	11/1/2040	2,233,735.28	12,321.75	5,347.73	1,861.45	5,112.57	2,228,622.71
209	12/1/2040	2,228,622.71	12,321.75	5,335.49	1,857.19	5,129.07	2,223,493.64
210	1/1/2041	2,223,493.64	12,321.75	5,323.21	1,852.91	5,145.63	2,218,348.01
211	2/1/2041	2,218,348.01	12,321.75	5,310.89	1,848.62	5,162.24	2,213,185.77
212	3/1/2041	2,213,185.77	12,321.75	5,298.53	1,844.32	5,178.90	2,208,006.87
213	4/1/2041	2,208,006.87	12,321.75	5,286.13	1,840.01	5,195.61	2,202,811.26
214	5/1/2041	2,202,811.26	12,321.75	5,273.70	1,835.67	5,212.38	2,197,598.88
215	6/1/2041	2,197,598.88	12,321.75	5,261.22	1,831.33	5,229.20	2,192,369.68
216	7/1/2041	2,192,369.68	12,321.75	5,248.70	1,826.97	5,246.08	2,187,123.60
217	8/1/2041	2,187,123.60	12,321.75	5,236.14	1,822.60	5,263.01	2,181,860.59
218	9/1/2041	2,181,860.59	12,321.75	5,223.54	1,818.22	5,279.99	2,176,580.60
219	10/1/2041	2,176,580.60	12,321.75	5,210.90	1,813.81	5,297.04	2,171,283.56
220	11/1/2041	2,171,283.56	12,321.75	5,198.22	1,809.40	5,314.13	2,165,969.43
221	12/1/2041	2,165,969.43	12,321.75	5,185.49	1,804.98	5,331.28	2,160,638.15
222	1/1/2042	2,160,638.15	12,321.75	5,172.73	1,800.53	5,348.49	2,155,289.66
223	2/1/2042	2,155,289.66	12,321.75	5,159.93	1,796.07	5,365.75	2,149,923.91
224	3/1/2042	2,149,923.91	12,321.75	5,147.08	1,791.60	5,383.07	2,144,540.84
225	4/1/2042	2,144,540.84	12,321.75	5,134.19	1,787.12	5,400.44	2,139,140.40
226	5/1/2042	2,139,140.40	12,321.75	5,121.26	1,782.62	5,417.87	2,133,722.53
227	6/1/2042	2,133,722.53	12,321.75	5,108.29	1,778.10	5,435.36	2,128,287.17
228	7/1/2042	2,128,287.17	12,321.75	5,095.28	1,773.57	5,452.90	2,122,834.27
229	8/1/2042	2,122,834.27	12,321.75	5,082.22	1,769.03	5,470.50	2,117,363.77
230	9/1/2042	2,117,363.77	12,321.75	5,069.13	1,764.47	5,488.15	2,111,875.62
231	10/1/2042	2,111,875.62	12,321.75	5,055.99	1,759.89	5,505.87	2,106,369.75
232	11/1/2042	2,106,369.75	12,321.75	5,042.81	1,755.31	5,523.63	2,100,846.12
233	12/1/2042	2,100,846.12	12,321.75	5,029.58	1,750.71	5,541.46	2,095,304.66
234	1/1/2043	2,095,304.66	12,321.75	5,016.32	1,746.08	5,559.35	2,089,745.31
235	2/1/2043	2,089,745.31	12,321.75	5,003.01	1,741.45	5,577.29	2,084,168.02
236	3/1/2043	2,084,168.02	12,321.75	4,989.65	1,736.81	5,595.29	2,078,572.73
237	4/1/2043	2,078,572.73	12,321.75	4,976.26	1,732.14	5,613.35	2,072,959.38
238	5/1/2043	2,072,959.38	12,321.75	4,962.82	1,727.47	5,631.46	2,067,327.92
239	6/1/2043	2,067,327.92	12,321.75	4,949.34	1,722.77	5,649.64	2,061,678.28
240	7/1/2043	2,061,678.28	12,321.75	4,935.81	1,718.07	5,667.87	2,056,010.41
241	8/1/2043	2,056,010.41	12,321.75	4,922.24	1,713.35	5,686.16	2,050,324.25
242	9/1/2043	2,050,324.25	12,321.75	4,908.63	1,708.60	5,704.52	2,044,619.73
243	10/1/2043	2,044,619.73	12,321.75	4,894.97	1,703.85	5,722.93	2,038,896.80
244	11/1/2043	2,038,896.80	12,321.75	4,881.27	1,699.08	5,741.40	2,033,155.40
245	12/1/2043	2,033,155.40	12,321.75	4,867.53	1,694.29	5,759.93	2,027,395.47
246	1/1/2044	2,027,395.47	12,321.75	4,853.74	1,689.49	5,778.52	2,021,616.95
247	2/1/2044	2,021,616.95	12,321.75	4,839.90	1,684.68	5,797.17	2,015,819.78
248	3/1/2044	2,015,819.78	12,321.75	4,826.02	1,679.85	5,815.88	2,010,003.90
249	4/1/2044	2,010,003.90	12,321.75	4,812.10	1,675.00	5,834.65	2,004,169.25
250	5/1/2044	2,004,169.25	12,321.75	4,798.13	1,670.14	5,853.48	1,998,315.77
251	6/1/2044	1,998,315.77	12,321.75	4,784.12	1,665.26	5,872.37	1,992,443.40
252	7/1/2044	1,992,443.40	12,321.75	4,770.06	1,660.37	5,891.32	1,986,552.08
253	8/1/2044	1,986,552.08	12,321.75	4,755.95	1,655.46	5,910.34	1,980,641.74
254	9/1/2044	1,980,641.74	12,321.75	4,741.80	1,650.54	5,929.41	1,974,712.33
255	10/1/2044	1,974,712.33	12,321.75	4,727.61	1,645.59	5,948.55	1,968,763.78
256	11/1/2044	1,968,763.78	12,321.75	4,713.37	1,640.63	5,967.75	1,962,796.03
257	12/1/2044	1,962,796.03	12,321.75	4,699.08	1,635.66	5,987.01	1,956,809.02
258	1/1/2045	1,956,809.02	12,321.75	4,684.75	1,630.67	6,006.33	1,950,802.69
259	2/1/2045	1,950,802.69	12,321.75	4,670.37	1,625.67	6,025.71	1,944,776.98
260	3/1/2045	1,944,776.98	12,321.75	4,655.94	1,620.65	6,045.16	1,938,731.82
261	4/1/2045	1,938,731.82	12,321.75	4,641.47	1,615.61	6,064.67	1,932,667.15
262	5/1/2045	1,932,667.15	12,321.75	4,626.95	1,610.56	6,084.24	1,926,582.91
263	6/1/2045	1,926,582.91	12,321.75	4,612.38	1,605.49	6,103.88	1,920,479.03
264	7/1/2045	1,920,479.03	12,321.75	4,597.77	1,600.40	6,123.58	1,914,355.45
265	8/1/2045	1,914,355.45	12,321.75	4,583.11	1,595.30	6,143.34	1,908,212.11
266	9/1/2045	1,908,212.11	12,321.75	4,568.40	1,590.18	6,163.17	1,902,048.94
267	10/1/2045	1,902,048.94	12,321.75	4,553.65	1,585.04	6,183.06	1,895,865.88
268	11/1/2045	1,895,865.88	12,321.75	4,538.85	1,579.88	6,203.02	1,889,662.86
269	12/1/2045	1,889,662.86	12,321.75	4,523.99	1,574.72	6,223.04	1,883,439.82
270	1/1/2046	1,883,439.82	12,321.75	4,509.10	1,569.53	6,243.12	1,877,196.70
271	2/1/2046	1,877,196.70	12,321.75	4,494.15	1,564.33	6,263.27	1,870,933.43
272	3/1/2046	1,870,933.43	12,321.75	4,479.15	1,559.12	6,283.48	1,864,649.95
273	4/1/2046	1,864,649.95	12,321.75	4,464.11	1,553.88	6,303.76	1,858,346.19
274	5/1/2046	1,858,346.19	12,321.75	4,449.02	1,548.62	6,324.11	1,852,022.08
275	6/1/2046	1,852,022.08	12,321.75	4,433.88	1,543.35	6,344.52	1,845,677.56
276	7/1/2046	1,845,677.56	12,321.75	4,418.69	1,538.07	6,364.99	1,839,312.57
277	8/1/2046	1,839,312.57	12,321.75	4,403.45	1,532.76	6,385.54	1,832,927.03
278	9/1/2046	1,832,927.03	12,321.75	4,388.16	1,527.44	6,406.15	1,826,520.88
279	10/1/2046	1,826,520.88	12,321.75	4,372.83	1,522.10	6,426.82	1,820,094.06

EXHIBIT A

MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
280	11/1/2046	1,820,094.06	12,321.75	4,357.44	1,516.75	6,447.56	1,813,646.50
281	12/1/2046	1,813,646.50	12,321.75	4,342.01	1,511.37	6,468.37	1,807,178.13
282	1/1/2047	1,807,178.13	12,321.75	4,326.52	1,505.98	6,489.25	1,800,688.88
283	2/1/2047	1,800,688.88	12,321.75	4,310.98	1,500.58	6,510.19	1,794,178.69
284	3/1/2047	1,794,178.69	12,321.75	4,295.40	1,495.15	6,531.20	1,787,647.49
285	4/1/2047	1,787,647.49	12,321.75	4,279.76	1,489.71	6,552.28	1,781,095.21
286	5/1/2047	1,781,095.21	12,321.75	4,264.08	1,484.24	6,573.43	1,774,521.78
287	6/1/2047	1,774,521.78	12,321.75	4,248.34	1,478.77	6,594.64	1,767,927.14
288	7/1/2047	1,767,927.14	12,321.75	4,232.55	1,473.27	6,615.93	1,761,311.21
289	8/1/2047	1,761,311.21	12,321.75	4,216.71	1,467.76	6,637.28	1,754,673.93
290	9/1/2047	1,754,673.93	12,321.75	4,200.82	1,462.23	6,658.70	1,748,015.23
291	10/1/2047	1,748,015.23	12,321.75	4,184.88	1,456.68	6,680.19	1,741,335.04
292	11/1/2047	1,741,335.04	12,321.75	4,168.89	1,451.11	6,701.75	1,734,633.29
293	12/1/2047	1,734,633.29	12,321.75	4,152.84	1,445.53	6,723.38	1,727,909.91
294	1/1/2048	1,727,909.91	12,321.75	4,136.75	1,439.92	6,745.08	1,721,164.83
295	2/1/2048	1,721,164.83	12,321.75	4,120.60	1,434.30	6,766.85	1,714,397.98
296	3/1/2048	1,714,397.98	12,321.75	4,104.40	1,428.66	6,788.69	1,707,609.29
297	4/1/2048	1,707,609.29	12,321.75	4,088.14	1,423.01	6,810.60	1,700,798.69
298	5/1/2048	1,700,798.69	12,321.75	4,071.84	1,417.33	6,832.58	1,693,966.11
299	6/1/2048	1,693,966.11	12,321.75	4,055.48	1,411.64	6,854.63	1,687,111.48
300	7/1/2048	1,687,111.48	12,321.75	4,039.07	1,405.93	6,876.75	1,680,234.73
301	8/1/2048	1,680,234.73	12,321.75	4,022.61	1,400.19	6,898.95	1,673,335.78
302	9/1/2048	1,673,335.78	12,321.75	4,006.09	1,394.45	6,921.21	1,666,414.57
303	10/1/2048	1,666,414.57	12,321.75	3,989.52	1,388.68	6,943.55	1,659,471.02
304	11/1/2048	1,659,471.02	12,321.75	3,972.90	1,382.89	6,965.96	1,652,505.06
305	12/1/2048	1,652,505.06	12,321.75	3,956.22	1,377.09	6,988.44	1,645,516.62
306	1/1/2049	1,645,516.62	12,321.75	3,939.49	1,371.26	7,011.00	1,638,505.62
307	2/1/2049	1,638,505.62	12,321.75	3,922.71	1,365.42	7,033.62	1,631,472.00
308	3/1/2049	1,631,472.00	12,321.75	3,905.87	1,359.56	7,056.32	1,624,415.68
309	4/1/2049	1,624,415.68	12,321.75	3,888.97	1,353.68	7,079.10	1,617,336.58
310	5/1/2049	1,617,336.58	12,321.75	3,872.03	1,347.78	7,101.94	1,610,234.64
311	6/1/2049	1,610,234.64	12,321.75	3,855.02	1,341.86	7,124.87	1,603,109.77
312	7/1/2049	1,603,109.77	12,321.75	3,837.97	1,335.92	7,147.86	1,595,961.91
313	8/1/2049	1,595,961.91	12,321.75	3,820.85	1,329.97	7,170.93	1,588,790.98
314	9/1/2049	1,588,790.98	12,321.75	3,803.68	1,324.00	7,194.07	1,581,596.91
315	10/1/2049	1,581,596.91	12,321.75	3,786.46	1,318.00	7,217.29	1,574,379.62
316	11/1/2049	1,574,379.62	12,321.75	3,769.18	1,311.99	7,240.58	1,567,139.04
317	12/1/2049	1,567,139.04	12,321.75	3,751.85	1,305.95	7,263.95	1,559,875.09
318	1/1/2050	1,559,875.09	12,321.75	3,734.46	1,299.89	7,287.40	1,552,587.69
319	2/1/2050	1,552,587.69	12,321.75	3,717.01	1,293.82	7,310.92	1,545,276.77
320	3/1/2050	1,545,276.77	12,321.75	3,699.51	1,287.73	7,334.51	1,537,942.26
321	4/1/2050	1,537,942.26	12,321.75	3,681.95	1,281.62	7,358.18	1,530,584.08
322	5/1/2050	1,530,584.08	12,321.75	3,664.33	1,275.49	7,381.93	1,523,202.15
323	6/1/2050	1,523,202.15	12,321.75	3,646.66	1,269.34	7,405.75	1,515,796.40
324	7/1/2050	1,515,796.40	12,321.75	3,628.93	1,263.16	7,429.66	1,508,366.74
325	8/1/2050	1,508,366.74	12,321.75	3,611.14	1,256.98	7,453.63	1,500,913.11
326	9/1/2050	1,500,913.11	12,321.75	3,593.30	1,250.76	7,477.69	1,493,435.42
327	10/1/2050	1,493,435.42	12,321.75	3,575.40	1,244.53	7,501.82	1,485,933.60
328	11/1/2050	1,485,933.60	12,321.75	3,557.44	1,238.27	7,526.04	1,478,407.56
329	12/1/2050	1,478,407.56	12,321.75	3,539.42	1,232.00	7,550.33	1,470,857.23
330	1/1/2051	1,470,857.23	12,321.75	3,521.34	1,225.72	7,574.69	1,463,282.54
331	2/1/2051	1,463,282.54	12,321.75	3,503.21	1,219.40	7,599.14	1,455,683.40
332	3/1/2051	1,455,683.40	12,321.75	3,485.02	1,213.06	7,623.67	1,448,059.73
333	4/1/2051	1,448,059.73	12,321.75	3,466.76	1,206.72	7,648.27	1,440,411.46
334	5/1/2051	1,440,411.46	12,321.75	3,448.45	1,200.35	7,672.95	1,432,738.51
335	6/1/2051	1,432,738.51	12,321.75	3,430.08	1,193.95	7,697.72	1,425,040.79
336	7/1/2051	1,425,040.79	12,321.75	3,411.65	1,187.54	7,722.56	1,417,318.23
337	8/1/2051	1,417,318.23	12,321.75	3,393.17	1,181.09	7,747.49	1,409,570.74
338	9/1/2051	1,409,570.74	12,321.75	3,374.62	1,174.64	7,772.49	1,401,798.25
339	10/1/2051	1,401,798.25	12,321.75	3,356.01	1,168.17	7,797.57	1,394,000.68
340	11/1/2051	1,394,000.68	12,321.75	3,337.34	1,161.67	7,822.74	1,386,177.94
341	12/1/2051	1,386,177.94	12,321.75	3,318.61	1,155.15	7,847.99	1,378,329.95
342	1/1/2052	1,378,329.95	12,321.75	3,299.83	1,148.60	7,873.32	1,370,456.63
343	2/1/2052	1,370,456.63	12,321.75	3,280.98	1,142.04	7,898.73	1,362,557.90
344	3/1/2052	1,362,557.90	12,321.75	3,262.07	1,135.46	7,924.22	1,354,633.68
345	4/1/2052	1,354,633.68	12,321.75	3,243.09	1,128.87	7,949.79	1,346,683.89
346	5/1/2052	1,346,683.89	12,321.75	3,224.06	1,122.24	7,975.45	1,338,708.44
347	6/1/2052	1,338,708.44	12,321.75	3,204.97	1,115.59	8,001.19	1,330,707.25
348	7/1/2052	1,330,707.25	12,321.75	3,185.81	1,108.93	8,027.01	1,322,680.24
349	8/1/2052	1,322,680.24	12,321.75	3,166.60	1,102.23	8,052.92	1,314,627.32
350	9/1/2052	1,314,627.32	12,321.75	3,147.32	1,095.52	8,078.91	1,306,548.41
351	10/1/2052	1,306,548.41	12,321.75	3,127.97	1,088.80	8,104.98	1,298,443.43

EXHIBIT A

MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
352	11/1/2052	1,298,443.43	12,321.75	3,108.57	1,082.04	8,131.14	1,290,312.29
353	12/1/2052	1,290,312.29	12,321.75	3,089.10	1,075.26	8,157.39	1,282,154.90
354	1/1/2053	1,282,154.90	12,321.75	3,069.57	1,068.47	8,183.71	1,273,971.19
355	2/1/2053	1,273,971.19	12,321.75	3,049.98	1,061.65	8,210.12	1,265,761.07
356	3/1/2053	1,265,761.07	12,321.75	3,030.33	1,054.80	8,236.62	1,257,524.45
357	4/1/2053	1,257,524.45	12,321.75	3,010.61	1,047.93	8,263.21	1,249,261.24
358	5/1/2053	1,249,261.24	12,321.75	2,990.83	1,041.05	8,289.87	1,240,971.37
359	6/1/2053	1,240,971.37	12,321.75	2,970.98	1,034.14	8,316.63	1,232,654.74
360	7/1/2053	1,232,654.74	12,321.75	2,951.07	1,027.21	8,343.47	1,224,311.27
361	8/1/2053	1,224,311.27	12,321.75	2,931.09	1,020.26	8,370.40	1,215,940.87
362	9/1/2053	1,215,940.87	12,321.75	2,911.05	1,013.29	8,397.41	1,207,543.46
363	10/1/2053	1,207,543.46	12,321.75	2,890.95	1,006.29	8,424.51	1,199,118.95
364	11/1/2053	1,199,118.95	12,321.75	2,870.78	999.27	8,451.70	1,190,667.25
365	12/1/2053	1,190,667.25	12,321.75	2,850.55	992.22	8,478.98	1,182,188.27
366	1/1/2054	1,182,188.27	12,321.75	2,830.25	985.15	8,506.35	1,173,681.92
367	2/1/2054	1,173,681.92	12,321.75	2,809.88	978.07	8,533.80	1,165,148.12
368	3/1/2054	1,165,148.12	12,321.75	2,789.45	970.96	8,561.34	1,156,586.78
369	4/1/2054	1,156,586.78	12,321.75	2,768.96	963.82	8,588.97	1,147,997.81
370	5/1/2054	1,147,997.81	12,321.75	2,748.39	956.67	8,616.69	1,139,381.12
371	6/1/2054	1,139,381.12	12,321.75	2,727.76	949.49	8,644.50	1,130,736.62
372	7/1/2054	1,130,736.62	12,321.75	2,707.07	942.28	8,672.40	1,122,064.22
373	8/1/2054	1,122,064.22	12,321.75	2,686.31	935.05	8,700.39	1,113,363.83
374	9/1/2054	1,113,363.83	12,321.75	2,665.48	927.80	8,728.47	1,104,635.36
375	10/1/2054	1,104,635.36	12,321.75	2,644.58	920.53	8,756.64	1,095,878.72
376	11/1/2054	1,095,878.72	12,321.75	2,623.62	913.23	8,784.90	1,087,093.82
377	12/1/2054	1,087,093.82	12,321.75	2,602.58	905.92	8,813.25	1,078,280.57
378	1/1/2055	1,078,280.57	12,321.75	2,581.48	898.57	8,841.70	1,069,438.87
379	2/1/2055	1,069,438.87	12,321.75	2,560.32	891.20	8,870.23	1,060,568.64
380	3/1/2055	1,060,568.64	12,321.75	2,539.08	883.81	8,898.86	1,051,669.78
381	4/1/2055	1,051,669.78	12,321.75	2,517.78	876.39	8,927.58	1,042,742.20
382	5/1/2055	1,042,742.20	12,321.75	2,496.40	868.95	8,956.40	1,033,785.80
383	6/1/2055	1,033,785.80	12,321.75	2,474.96	861.49	8,985.30	1,024,800.50
384	7/1/2055	1,024,800.50	12,321.75	2,453.45	854.00	9,014.30	1,015,786.20
385	8/1/2055	1,015,786.20	12,321.75	2,431.87	846.49	9,043.39	1,006,742.81
386	9/1/2055	1,006,742.81	12,321.75	2,410.22	838.95	9,072.58	997,670.23
387	10/1/2055	997,670.23	12,321.75	2,388.50	831.39	9,101.86	988,568.37
388	11/1/2055	988,568.37	12,321.75	2,366.71	823.80	9,131.24	979,437.13
389	12/1/2055	979,437.13	12,321.75	2,344.85	816.19	9,160.71	970,276.42
390	1/1/2056	970,276.42	12,321.75	2,322.91	808.57	9,190.27	961,086.15
391	2/1/2056	961,086.15	12,321.75	2,300.91	800.91	9,219.93	951,866.22
392	3/1/2056	951,866.22	12,321.75	2,278.84	793.22	9,249.69	942,616.53
393	4/1/2056	942,616.53	12,321.75	2,256.69	785.52	9,279.54	933,336.99
394	5/1/2056	933,336.99	12,321.75	2,234.48	777.78	9,309.49	924,027.50
395	6/1/2056	924,027.50	12,321.75	2,212.19	770.02	9,339.54	914,687.96
396	7/1/2056	914,687.96	12,321.75	2,189.83	762.24	9,369.68	905,318.28
397	8/1/2056	905,318.28	12,321.75	2,167.40	754.43	9,399.92	895,918.36
398	9/1/2056	895,918.36	12,321.75	2,144.90	746.59	9,430.26	886,488.10
399	10/1/2056	886,488.10	12,321.75	2,122.32	738.74	9,460.69	877,027.41
400	11/1/2056	877,027.41	12,321.75	2,099.67	730.86	9,491.22	867,536.19
401	12/1/2056	867,536.19	12,321.75	2,076.95	722.94	9,521.86	858,014.33
402	1/1/2057	858,014.33	12,321.75	2,054.15	715.01	9,552.59	848,461.74
403	2/1/2057	848,461.74	12,321.75	2,031.28	707.05	9,583.42	838,878.32
404	3/1/2057	838,878.32	12,321.75	2,008.34	699.06	9,614.35	829,263.97
405	4/1/2057	829,263.97	12,321.75	1,985.32	691.05	9,645.38	819,618.59
406	5/1/2057	819,618.59	12,321.75	1,962.23	683.01	9,676.51	809,942.08
407	6/1/2057	809,942.08	12,321.75	1,939.06	674.95	9,707.74	800,234.34
408	7/1/2057	800,234.34	12,321.75	1,915.82	666.86	9,739.07	790,495.27
409	8/1/2057	790,495.27	12,321.75	1,892.50	658.75	9,770.50	780,724.77
410	9/1/2057	780,724.77	12,321.75	1,869.11	650.61	9,802.03	770,922.74
411	10/1/2057	770,922.74	12,321.75	1,845.65	642.43	9,833.67	761,089.07
412	11/1/2057	761,089.07	12,321.75	1,822.10	634.25	9,865.40	751,223.67
413	12/1/2057	751,223.67	12,321.75	1,798.49	626.02	9,897.24	741,326.43
414	1/1/2058	741,326.43	12,321.75	1,774.79	617.77	9,929.19	731,397.24
415	2/1/2058	731,397.24	12,321.75	1,751.02	609.50	9,961.23	721,436.01
416	3/1/2058	721,436.01	12,321.75	1,727.17	601.20	9,993.38	711,442.63
417	4/1/2058	711,442.63	12,321.75	1,703.25	592.87	10,025.63	701,417.00
418	5/1/2058	701,417.00	12,321.75	1,679.24	584.52	10,057.99	691,359.01
419	6/1/2058	691,359.01	12,321.75	1,655.17	576.13	10,090.45	681,268.56
420	7/1/2058	681,268.56	12,321.75	1,631.01	567.72	10,123.02	671,145.54
421	8/1/2058	671,145.54	12,321.75	1,606.77	559.29	10,155.69	660,989.85
422	9/1/2058	660,989.85	12,321.75	1,582.46	550.82	10,188.47	650,801.38
423	10/1/2058	650,801.38	12,321.75	1,558.07	542.33	10,221.35	640,580.03

EXHIBIT A

MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest (Cost of Funds)	Interest (Admin Fees)	Principal	Ending Balance
424	11/1/2058	640,580.03	12,321.75	1,533.60	533.81	10,254.34	630,325.69
425	12/1/2058	630,325.69	12,321.75	1,509.05	525.27	10,287.43	620,038.26
426	1/1/2059	620,038.26	12,321.75	1,484.42	516.70	10,320.63	609,717.63
427	2/1/2059	609,717.63	12,321.75	1,459.71	508.10	10,353.94	599,363.69
428	3/1/2059	599,363.69	12,321.75	1,434.92	499.47	10,387.36	588,976.33
429	4/1/2059	588,976.33	12,321.75	1,410.05	490.82	10,420.88	578,555.45
430	5/1/2059	578,555.45	12,321.75	1,385.11	482.12	10,454.52	568,100.93
431	6/1/2059	568,100.93	12,321.75	1,360.08	473.41	10,488.26	557,612.67
432	7/1/2059	557,612.67	12,321.75	1,334.97	464.67	10,522.11	547,090.56
433	8/1/2059	547,090.56	12,321.75	1,309.78	455.90	10,556.07	536,534.49
434	9/1/2059	536,534.49	12,321.75	1,284.50	447.12	10,590.13	525,944.36
435	10/1/2059	525,944.36	12,321.75	1,259.15	438.29	10,624.31	515,320.05
436	11/1/2059	515,320.05	12,321.75	1,233.71	429.44	10,658.60	504,661.45
437	12/1/2059	504,661.45	12,321.75	1,208.20	420.55	10,693.00	493,968.45
438	1/1/2060	493,968.45	12,321.75	1,182.60	411.64	10,727.51	483,240.94
439	2/1/2060	483,240.94	12,321.75	1,156.92	402.70	10,762.13	472,478.81
440	3/1/2060	472,478.81	12,321.75	1,131.15	393.73	10,796.87	461,681.94
441	4/1/2060	461,681.94	12,321.75	1,105.30	384.74	10,831.71	450,850.23
442	5/1/2060	450,850.23	12,321.75	1,079.37	375.71	10,866.67	439,983.56
443	6/1/2060	439,983.56	12,321.75	1,053.35	366.66	10,901.74	429,081.82
444	7/1/2060	429,081.82	12,321.75	1,027.25	357.57	10,936.93	418,144.89
445	8/1/2060	418,144.89	12,321.75	1,001.07	348.45	10,972.23	407,172.66
446	9/1/2060	407,172.66	12,321.75	974.80	339.31	11,007.64	396,165.02
447	10/1/2060	396,165.02	12,321.75	948.45	330.14	11,043.16	385,121.86
448	11/1/2060	385,121.86	12,321.75	922.01	320.94	11,078.80	374,043.06
449	12/1/2060	374,043.06	12,321.75	895.49	311.70	11,114.56	362,928.50
450	1/1/2061	362,928.50	12,321.75	868.88	302.44	11,150.43	351,778.07
451	2/1/2061	351,778.07	12,321.75	842.18	293.15	11,186.42	340,591.65
452	3/1/2061	340,591.65	12,321.75	815.40	283.83	11,222.52	329,369.13
453	4/1/2061	329,369.13	12,321.75	788.53	274.48	11,258.74	318,110.39
454	5/1/2061	318,110.39	12,321.75	761.58	265.09	11,295.08	306,815.31
455	6/1/2061	306,815.31	12,321.75	734.54	255.68	11,331.53	295,483.78
456	7/1/2061	295,483.78	12,321.75	707.41	246.24	11,368.10	284,115.68
457	8/1/2061	284,115.68	12,321.75	680.19	236.77	11,404.79	272,710.89
458	9/1/2061	272,710.89	12,321.75	652.89	227.26	11,441.60	261,269.29
459	10/1/2061	261,269.29	12,321.75	625.50	217.72	11,478.53	249,790.76
460	11/1/2061	249,790.76	12,321.75	598.02	208.16	11,515.57	238,275.19
461	12/1/2061	238,275.19	12,321.75	570.45	198.56	11,552.74	226,722.45
462	1/1/2062	226,722.45	12,321.75	542.79	188.94	11,590.02	215,132.43
463	2/1/2062	215,132.43	12,321.75	515.04	179.28	11,627.43	203,505.00
464	3/1/2062	203,505.00	12,321.75	487.21	169.58	11,664.96	191,840.04
465	4/1/2062	191,840.04	12,321.75	459.28	159.87	11,702.60	180,137.44
466	5/1/2062	180,137.44	12,321.75	431.26	150.12	11,740.37	168,397.07
467	6/1/2062	168,397.07	12,321.75	403.16	140.33	11,778.26	156,618.81
468	7/1/2062	156,618.81	12,321.75	374.96	130.51	11,816.28	144,802.53
469	8/1/2062	144,802.53	12,321.75	346.67	120.67	11,854.41	132,948.12
470	9/1/2062	132,948.12	12,321.75	318.29	110.79	11,892.67	121,055.45
471	10/1/2062	121,055.45	12,321.75	289.82	100.88	11,931.05	109,124.40
472	11/1/2062	109,124.40	12,321.75	261.25	90.94	11,969.56	97,154.84
473	12/1/2062	97,154.84	12,321.75	232.60	80.96	12,008.19	85,146.65
474	1/1/2063	85,146.65	12,321.75	203.85	70.95	12,046.95	73,099.70
475	2/1/2063	73,099.70	12,321.75	175.01	60.91	12,085.83	61,013.87
476	3/1/2063	61,013.87	12,321.75	146.07	50.85	12,124.83	48,889.04
477	4/1/2063	48,889.04	12,321.75	117.04	40.74	12,163.97	36,725.07
478	5/1/2063	36,725.07	12,321.75	87.92	30.61	12,203.22	24,521.85
479	6/1/2063	24,521.85	12,321.75	58.71	20.43	12,242.61	12,279.24
480	7/1/2063	12,279.24	12,318.87	29.40	10.23	12,279.24	-