

## SECURED PROMISSORY NOTE

PASS – BMR Loan  
(SFCLT Scattered Sites)

Principal Amount: \$[1,657,824.00]

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 [One Million Six Hundred Fifty-Seven Thousand Eight Hundred Twenty-Four and No/100 Dollars] (\$[1,657,824.00]) (the “**BMR Loan Amount**”), or so much of the BMR Loan Amount as may be disbursed from time to time pursuant to the Agreement described in Section 1 below, together with interest thereon, as provided in this Note.

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

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

3. Default Interest Rate. Upon the occurrence of an Event of Default under any City Document, interest will be deemed to have accrued on the outstanding principal balance of the BMR 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 BMR 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 BMR Loan. The unpaid principal balance of the BMR Loan, together with accrued and unpaid interest and unpaid fees and costs incurred, will be due and payable on the date that is the fortieth (40<sup>th</sup>) 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, 5<sup>th</sup> 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 BMR Loan may be prepaid, in whole but not in part, and the Maker shall be required to pay a premium of: (i) 2% of the total amount being prepaid if the BMR Loan is prepaid prior to the eleventh anniversary of the First Payment Date; (ii) 1% of the total amount being prepaid if the BMR Loan is prepaid on or after the eleventh anniversary of the First Payment Date and prior to the twelfth anniversary of the First Payment Date; or (iii) no prepayment premium if the BMR Loan is prepaid on or after the twelfth anniversary of the First Payment Date. The BMR Loan may not be prepaid unless the Deferred Loan and the Market Rate Loan, and in Holder's sole discretion, the SSP Loan, are also all paid in full. Maker shall provide the 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 BMR Loan including, but not limited to, accrued interest on the Bonds from the date of such prepayment to the date of redemption of the Bonds.

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

7. Default.

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

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

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

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

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	1,657,824.00
Rate	0.95763%
Term	40
Amortization	40
Monthly Payment	4,158.78

**BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE**

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Ending Balance
1	8/1/2023	1,657,824.00	4,158.78	1,322.98	2,835.80	1,654,988.20
2	9/1/2023	1,654,988.20	4,158.78	1,320.72	2,838.06	1,652,150.14
3	10/1/2023	1,652,150.14	4,158.78	1,318.46	2,840.32	1,649,309.82
4	11/1/2023	1,649,309.82	4,158.78	1,316.19	2,842.59	1,646,467.23
5	12/1/2023	1,646,467.23	4,158.78	1,313.92	2,844.86	1,643,622.37
6	1/1/2024	1,643,622.37	4,158.78	1,311.65	2,847.13	1,640,775.24
7	2/1/2024	1,640,775.24	4,158.78	1,309.38	2,849.40	1,637,925.84
8	3/1/2024	1,637,925.84	4,158.78	1,307.11	2,851.67	1,635,074.17
9	4/1/2024	1,635,074.17	4,158.78	1,304.83	2,853.95	1,632,220.22
10	5/1/2024	1,632,220.22	4,158.78	1,302.55	2,856.23	1,629,363.99
11	6/1/2024	1,629,363.99	4,158.78	1,300.27	2,858.51	1,626,505.48
12	7/1/2024	1,626,505.48	4,158.78	1,297.99	2,860.79	1,623,644.69
13	8/1/2024	1,623,644.69	4,158.78	1,295.71	2,863.07	1,620,781.62
14	9/1/2024	1,620,781.62	4,158.78	1,293.42	2,865.36	1,617,916.26
15	10/1/2024	1,617,916.26	4,158.78	1,291.14	2,867.64	1,615,048.62
16	11/1/2024	1,615,048.62	4,158.78	1,288.85	2,869.93	1,612,178.69
17	12/1/2024	1,612,178.69	4,158.78	1,286.56	2,872.22	1,609,306.47
18	1/1/2025	1,609,306.47	4,158.78	1,284.27	2,874.51	1,606,431.96
19	2/1/2025	1,606,431.96	4,158.78	1,281.97	2,876.81	1,603,555.15
20	3/1/2025	1,603,555.15	4,158.78	1,279.68	2,879.10	1,600,676.05
21	4/1/2025	1,600,676.05	4,158.78	1,277.38	2,881.40	1,597,794.65
22	5/1/2025	1,597,794.65	4,158.78	1,275.08	2,883.70	1,594,910.95
23	6/1/2025	1,594,910.95	4,158.78	1,272.78	2,886.00	1,592,024.95
24	7/1/2025	1,592,024.95	4,158.78	1,270.48	2,888.30	1,589,136.65
25	8/1/2025	1,589,136.65	4,158.78	1,268.17	2,890.61	1,586,246.04
26	9/1/2025	1,586,246.04	4,158.78	1,265.86	2,892.92	1,583,353.12
27	10/1/2025	1,583,353.12	4,158.78	1,263.56	2,895.22	1,580,457.90
28	11/1/2025	1,580,457.90	4,158.78	1,261.24	2,897.54	1,577,560.36
29	12/1/2025	1,577,560.36	4,158.78	1,258.93	2,899.85	1,574,660.51
30	1/1/2026	1,574,660.51	4,158.78	1,256.62	2,902.16	1,571,758.35
31	2/1/2026	1,571,758.35	4,158.78	1,254.30	2,904.48	1,568,853.87
32	3/1/2026	1,568,853.87	4,158.78	1,251.98	2,906.80	1,565,947.07
33	4/1/2026	1,565,947.07	4,158.78	1,249.66	2,909.12	1,563,037.95
34	5/1/2026	1,563,037.95	4,158.78	1,247.34	2,911.44	1,560,126.51
35	6/1/2026	1,560,126.51	4,158.78	1,245.02	2,913.76	1,557,212.75
36	7/1/2026	1,557,212.75	4,158.78	1,242.69	2,916.09	1,554,296.66
37	8/1/2026	1,554,296.66	4,158.78	1,240.37	2,918.41	1,551,378.25
38	9/1/2026	1,551,378.25	4,158.78	1,238.04	2,920.74	1,548,457.51
39	10/1/2026	1,548,457.51	4,158.78	1,235.71	2,923.07	1,545,534.44
40	11/1/2026	1,545,534.44	4,158.78	1,233.38	2,925.40	1,542,609.04
41	12/1/2026	1,542,609.04	4,158.78	1,231.04	2,927.74	1,539,681.30
42	1/1/2027	1,539,681.30	4,158.78	1,228.70	2,930.08	1,536,751.22
43	2/1/2027	1,536,751.22	4,158.78	1,226.37	2,932.41	1,533,818.81
44	3/1/2027	1,533,818.81	4,158.78	1,224.03	2,934.75	1,530,884.06
45	4/1/2027	1,530,884.06	4,158.78	1,221.68	2,937.10	1,527,946.96
46	5/1/2027	1,527,946.96	4,158.78	1,219.34	2,939.44	1,525,007.52
47	6/1/2027	1,525,007.52	4,158.78	1,216.99	2,941.79	1,522,065.73
48	7/1/2027	1,522,065.73	4,158.78	1,214.65	2,944.13	1,519,121.60
49	8/1/2027	1,519,121.60	4,158.78	1,212.30	2,946.48	1,516,175.12
50	9/1/2027	1,516,175.12	4,158.78	1,209.95	2,948.83	1,513,226.29
51	10/1/2027	1,513,226.29	4,158.78	1,207.59	2,951.19	1,510,275.10
52	11/1/2027	1,510,275.10	4,158.78	1,205.24	2,953.54	1,507,321.56
53	12/1/2027	1,507,321.56	4,158.78	1,202.88	2,955.90	1,504,365.66
54	1/1/2028	1,504,365.66	4,158.78	1,200.52	2,958.26	1,501,407.40
55	2/1/2028	1,501,407.40	4,158.78	1,198.16	2,960.62	1,498,446.78
56	3/1/2028	1,498,446.78	4,158.78	1,195.80	2,962.98	1,495,483.80
57	4/1/2028	1,495,483.80	4,158.78	1,193.43	2,965.35	1,492,518.45
58	5/1/2028	1,492,518.45	4,158.78	1,191.07	2,967.71	1,489,550.74
59	6/1/2028	1,489,550.74	4,158.78	1,188.70	2,970.08	1,486,580.66
60	7/1/2028	1,486,580.66	4,158.78	1,186.33	2,972.45	1,483,608.21
61	8/1/2028	1,483,608.21	4,158.78	1,183.96	2,974.82	1,480,633.39

## EXHIBIT A

## BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Ending Balance
62	9/1/2028	1,480,633.39	4,158.78	1,181.58	2,977.20	1,477,656.19
63	10/1/2028	1,477,656.19	4,158.78	1,179.21	2,979.57	1,474,676.62
64	11/1/2028	1,474,676.62	4,158.78	1,176.83	2,981.95	1,471,694.67
65	12/1/2028	1,471,694.67	4,158.78	1,174.45	2,984.33	1,468,710.34
66	1/1/2029	1,468,710.34	4,158.78	1,172.07	2,986.71	1,465,723.63
67	2/1/2029	1,465,723.63	4,158.78	1,169.68	2,989.10	1,462,734.53
68	3/1/2029	1,462,734.53	4,158.78	1,167.30	2,991.48	1,459,743.05
69	4/1/2029	1,459,743.05	4,158.78	1,164.91	2,993.87	1,456,749.18
70	5/1/2029	1,456,749.18	4,158.78	1,162.52	2,996.26	1,453,752.92
71	6/1/2029	1,453,752.92	4,158.78	1,160.13	2,998.65	1,450,754.27
72	7/1/2029	1,450,754.27	4,158.78	1,157.74	3,001.04	1,447,753.23
73	8/1/2029	1,447,753.23	4,158.78	1,155.34	3,003.44	1,444,749.79
74	9/1/2029	1,444,749.79	4,158.78	1,152.95	3,005.83	1,441,743.96
75	10/1/2029	1,441,743.96	4,158.78	1,150.55	3,008.23	1,438,735.73
76	11/1/2029	1,438,735.73	4,158.78	1,148.15	3,010.63	1,435,725.10
77	12/1/2029	1,435,725.10	4,158.78	1,145.74	3,013.04	1,432,712.06
78	1/1/2030	1,432,712.06	4,158.78	1,143.34	3,015.44	1,429,696.62
79	2/1/2030	1,429,696.62	4,158.78	1,140.93	3,017.85	1,426,678.77
80	3/1/2030	1,426,678.77	4,158.78	1,138.53	3,020.25	1,423,658.52
81	4/1/2030	1,423,658.52	4,158.78	1,136.12	3,022.66	1,420,635.86
82	5/1/2030	1,420,635.86	4,158.78	1,133.70	3,025.08	1,417,610.78
83	6/1/2030	1,417,610.78	4,158.78	1,131.29	3,027.49	1,414,583.29
84	7/1/2030	1,414,583.29	4,158.78	1,128.87	3,029.91	1,411,553.38
85	8/1/2030	1,411,553.38	4,158.78	1,126.45	3,032.33	1,408,521.05
86	9/1/2030	1,408,521.05	4,158.78	1,124.04	3,034.74	1,405,486.31
87	10/1/2030	1,405,486.31	4,158.78	1,121.61	3,037.17	1,402,449.14
88	11/1/2030	1,402,449.14	4,158.78	1,119.19	3,039.59	1,399,409.55
89	12/1/2030	1,399,409.55	4,158.78	1,116.76	3,042.02	1,396,367.53
90	1/1/2031	1,396,367.53	4,158.78	1,114.34	3,044.44	1,393,323.09
91	2/1/2031	1,393,323.09	4,158.78	1,111.91	3,046.87	1,390,276.22
92	3/1/2031	1,390,276.22	4,158.78	1,109.48	3,049.30	1,387,226.92
93	4/1/2031	1,387,226.92	4,158.78	1,107.04	3,051.74	1,384,175.18
94	5/1/2031	1,384,175.18	4,158.78	1,104.61	3,054.17	1,381,121.01
95	6/1/2031	1,381,121.01	4,158.78	1,102.17	3,056.61	1,378,064.40
96	7/1/2031	1,378,064.40	4,158.78	1,099.73	3,059.05	1,375,005.35
97	8/1/2031	1,375,005.35	4,158.78	1,097.29	3,061.49	1,371,943.86
98	9/1/2031	1,371,943.86	4,158.78	1,094.85	3,063.93	1,368,879.93
99	10/1/2031	1,368,879.93	4,158.78	1,092.40	3,066.38	1,365,813.55
100	11/1/2031	1,365,813.55	4,158.78	1,089.95	3,068.83	1,362,744.72
101	12/1/2031	1,362,744.72	4,158.78	1,087.50	3,071.28	1,359,673.44
102	1/1/2032	1,359,673.44	4,158.78	1,085.05	3,073.73	1,356,599.71
103	2/1/2032	1,356,599.71	4,158.78	1,082.60	3,076.18	1,353,523.53
104	3/1/2032	1,353,523.53	4,158.78	1,080.15	3,078.63	1,350,444.90
105	4/1/2032	1,350,444.90	4,158.78	1,077.69	3,081.09	1,347,363.81
106	5/1/2032	1,347,363.81	4,158.78	1,075.23	3,083.55	1,344,280.26
107	6/1/2032	1,344,280.26	4,158.78	1,072.77	3,086.01	1,341,194.25
108	7/1/2032	1,341,194.25	4,158.78	1,070.31	3,088.47	1,338,105.78
109	8/1/2032	1,338,105.78	4,158.78	1,067.84	3,090.94	1,335,014.84
110	9/1/2032	1,335,014.84	4,158.78	1,065.38	3,093.40	1,331,921.44
111	10/1/2032	1,331,921.44	4,158.78	1,062.91	3,095.87	1,328,825.57
112	11/1/2032	1,328,825.57	4,158.78	1,060.44	3,098.34	1,325,727.23
113	12/1/2032	1,325,727.23	4,158.78	1,057.96	3,100.82	1,322,626.41
114	1/1/2033	1,322,626.41	4,158.78	1,055.49	3,103.29	1,319,523.12
115	2/1/2033	1,319,523.12	4,158.78	1,053.01	3,105.77	1,316,417.35
116	3/1/2033	1,316,417.35	4,158.78	1,050.53	3,108.25	1,313,309.10
117	4/1/2033	1,313,309.10	4,158.78	1,048.05	3,110.73	1,310,198.37
118	5/1/2033	1,310,198.37	4,158.78	1,045.57	3,113.21	1,307,085.16
119	6/1/2033	1,307,085.16	4,158.78	1,043.09	3,115.69	1,303,969.47
120	7/1/2033	1,303,969.47	4,158.78	1,040.60	3,118.18	1,300,851.29
121	8/1/2033	1,300,851.29	4,158.78	1,038.11	3,120.67	1,297,730.62
122	9/1/2033	1,297,730.62	4,158.78	1,035.62	3,123.16	1,294,607.46
123	10/1/2033	1,294,607.46	4,158.78	1,033.13	3,125.65	1,291,481.81
124	11/1/2033	1,291,481.81	4,158.78	1,030.63	3,128.15	1,288,353.66
125	12/1/2033	1,288,353.66	4,158.78	1,028.14	3,130.64	1,285,223.02
126	1/1/2034	1,285,223.02	4,158.78	1,025.64	3,133.14	1,282,089.88
127	2/1/2034	1,282,089.88	4,158.78	1,023.14	3,135.64	1,278,954.24
128	3/1/2034	1,278,954.24	4,158.78	1,020.64	3,138.14	1,275,816.10
129	4/1/2034	1,275,816.10	4,158.78	1,018.13	3,140.65	1,272,675.45
130	5/1/2034	1,272,675.45	4,158.78	1,015.63	3,143.15	1,269,532.30
131	6/1/2034	1,269,532.30	4,158.78	1,013.12	3,145.66	1,266,386.64



## EXHIBIT A

## BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Ending Balance
132	7/1/2034	1,266,386.64	4,158.78	1,010.61	3,148.17	1,263,238.47
133	8/1/2034	1,263,238.47	4,158.78	1,008.10	3,150.68	1,260,087.79
134	9/1/2034	1,260,087.79	4,158.78	1,005.58	3,153.20	1,256,934.59
135	10/1/2034	1,256,934.59	4,158.78	1,003.07	3,155.71	1,253,778.88
136	11/1/2034	1,253,778.88	4,158.78	1,000.55	3,158.23	1,250,620.65
137	12/1/2034	1,250,620.65	4,158.78	998.03	3,160.75	1,247,459.90
138	1/1/2035	1,247,459.90	4,158.78	995.50	3,163.28	1,244,296.62
139	2/1/2035	1,244,296.62	4,158.78	992.98	3,165.80	1,241,130.82
140	3/1/2035	1,241,130.82	4,158.78	990.45	3,168.33	1,237,962.49
141	4/1/2035	1,237,962.49	4,158.78	987.93	3,170.85	1,234,791.64
142	5/1/2035	1,234,791.64	4,158.78	985.39	3,173.39	1,231,618.25
143	6/1/2035	1,231,618.25	4,158.78	982.86	3,175.92	1,228,442.33
144	7/1/2035	1,228,442.33	4,158.78	980.33	3,178.45	1,225,263.88
145	8/1/2035	1,225,263.88	4,158.78	977.79	3,180.99	1,222,082.89
146	9/1/2035	1,222,082.89	4,158.78	975.25	3,183.53	1,218,899.36
147	10/1/2035	1,218,899.36	4,158.78	972.71	3,186.07	1,215,713.29
148	11/1/2035	1,215,713.29	4,158.78	970.17	3,188.61	1,212,524.68
149	12/1/2035	1,212,524.68	4,158.78	967.63	3,191.15	1,209,333.53
150	1/1/2036	1,209,333.53	4,158.78	965.08	3,193.70	1,206,139.83
151	2/1/2036	1,206,139.83	4,158.78	962.53	3,196.25	1,202,943.58
152	3/1/2036	1,202,943.58	4,158.78	959.98	3,198.80	1,199,744.78
153	4/1/2036	1,199,744.78	4,158.78	957.43	3,201.35	1,196,543.43
154	5/1/2036	1,196,543.43	4,158.78	954.87	3,203.91	1,193,339.52
155	6/1/2036	1,193,339.52	4,158.78	952.31	3,206.47	1,190,133.05
156	7/1/2036	1,190,133.05	4,158.78	949.76	3,209.02	1,186,924.03
157	8/1/2036	1,186,924.03	4,158.78	947.20	3,211.58	1,183,712.45
158	9/1/2036	1,183,712.45	4,158.78	944.63	3,214.15	1,180,498.30
159	10/1/2036	1,180,498.30	4,158.78	942.07	3,216.71	1,177,281.59
160	11/1/2036	1,177,281.59	4,158.78	939.50	3,219.28	1,174,062.31
161	12/1/2036	1,174,062.31	4,158.78	936.93	3,221.85	1,170,840.46
162	1/1/2037	1,170,840.46	4,158.78	934.36	3,224.42	1,167,616.04
163	2/1/2037	1,167,616.04	4,158.78	931.79	3,226.99	1,164,389.05
164	3/1/2037	1,164,389.05	4,158.78	929.21	3,229.57	1,161,159.48
165	4/1/2037	1,161,159.48	4,158.78	926.63	3,232.15	1,157,927.33
166	5/1/2037	1,157,927.33	4,158.78	924.05	3,234.73	1,154,692.60
167	6/1/2037	1,154,692.60	4,158.78	921.47	3,237.31	1,151,455.29
168	7/1/2037	1,151,455.29	4,158.78	918.89	3,239.89	1,148,215.40
169	8/1/2037	1,148,215.40	4,158.78	916.30	3,242.48	1,144,972.92
170	9/1/2037	1,144,972.92	4,158.78	913.72	3,245.06	1,141,727.86
171	10/1/2037	1,141,727.86	4,158.78	911.13	3,247.65	1,138,480.21
172	11/1/2037	1,138,480.21	4,158.78	908.54	3,250.24	1,135,229.97
173	12/1/2037	1,135,229.97	4,158.78	905.94	3,252.84	1,131,977.13
174	1/1/2038	1,131,977.13	4,158.78	903.35	3,255.43	1,128,721.70
175	2/1/2038	1,128,721.70	4,158.78	900.75	3,258.03	1,125,463.67
176	3/1/2038	1,125,463.67	4,158.78	898.15	3,260.63	1,122,203.04
177	4/1/2038	1,122,203.04	4,158.78	895.55	3,263.23	1,118,939.81
178	5/1/2038	1,118,939.81	4,158.78	892.94	3,265.84	1,115,673.97
179	6/1/2038	1,115,673.97	4,158.78	890.34	3,268.44	1,112,405.53
180	7/1/2038	1,112,405.53	4,158.78	887.73	3,271.05	1,109,134.48
181	8/1/2038	1,109,134.48	4,158.78	885.12	3,273.66	1,105,860.82
182	9/1/2038	1,105,860.82	4,158.78	882.50	3,276.28	1,102,584.54
183	10/1/2038	1,102,584.54	4,158.78	879.89	3,278.89	1,099,305.65
184	11/1/2038	1,099,305.65	4,158.78	877.27	3,281.51	1,096,024.14
185	12/1/2038	1,096,024.14	4,158.78	874.65	3,284.13	1,092,740.01
186	1/1/2039	1,092,740.01	4,158.78	872.03	3,286.75	1,089,453.26
187	2/1/2039	1,089,453.26	4,158.78	869.41	3,289.37	1,086,163.89
188	3/1/2039	1,086,163.89	4,158.78	866.79	3,291.99	1,082,871.90
189	4/1/2039	1,082,871.90	4,158.78	864.16	3,294.62	1,079,577.28
190	5/1/2039	1,079,577.28	4,158.78	861.53	3,297.25	1,076,280.03
191	6/1/2039	1,076,280.03	4,158.78	858.90	3,299.88	1,072,980.15
192	7/1/2039	1,072,980.15	4,158.78	856.26	3,302.52	1,069,677.63
193	8/1/2039	1,069,677.63	4,158.78	853.63	3,305.15	1,066,372.48
194	9/1/2039	1,066,372.48	4,158.78	850.99	3,307.79	1,063,064.69
195	10/1/2039	1,063,064.69	4,158.78	848.35	3,310.43	1,059,754.26
196	11/1/2039	1,059,754.26	4,158.78	845.71	3,313.07	1,056,441.19
197	12/1/2039	1,056,441.19	4,158.78	843.07	3,315.71	1,053,125.48
198	1/1/2040	1,053,125.48	4,158.78	840.42	3,318.36	1,049,807.12
199	2/1/2040	1,049,807.12	4,158.78	837.77	3,321.01	1,046,486.11
200	3/1/2040	1,046,486.11	4,158.78	835.12	3,323.66	1,043,162.45
201	4/1/2040	1,043,162.45	4,158.78	832.47	3,326.31	1,039,836.14

## EXHIBIT A

## BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Ending Balance
202	5/1/2040	1,039,836.14	4,158.78	829.82	3,328.96	1,036,507.18
203	6/1/2040	1,036,507.18	4,158.78	827.16	3,331.62	1,033,175.56
204	7/1/2040	1,033,175.56	4,158.78	824.50	3,334.28	1,029,841.28
205	8/1/2040	1,029,841.28	4,158.78	821.84	3,336.94	1,026,504.34
206	9/1/2040	1,026,504.34	4,158.78	819.18	3,339.60	1,023,164.74
207	10/1/2040	1,023,164.74	4,158.78	816.51	3,342.27	1,019,822.47
208	11/1/2040	1,019,822.47	4,158.78	813.84	3,344.94	1,016,477.53
209	12/1/2040	1,016,477.53	4,158.78	811.17	3,347.61	1,013,129.92
210	1/1/2041	1,013,129.92	4,158.78	808.50	3,350.28	1,009,779.64
211	2/1/2041	1,009,779.64	4,158.78	805.83	3,352.95	1,006,426.69
212	3/1/2041	1,006,426.69	4,158.78	803.15	3,355.63	1,003,071.06
213	4/1/2041	1,003,071.06	4,158.78	800.48	3,358.30	999,712.76
214	5/1/2041	999,712.76	4,158.78	797.80	3,360.98	996,351.78
215	6/1/2041	996,351.78	4,158.78	795.11	3,363.67	992,988.11
216	7/1/2041	992,988.11	4,158.78	792.43	3,366.35	989,621.76
217	8/1/2041	989,621.76	4,158.78	789.74	3,369.04	986,252.72
218	9/1/2041	986,252.72	4,158.78	787.05	3,371.73	982,880.99
219	10/1/2041	982,880.99	4,158.78	784.36	3,374.42	979,506.57
220	11/1/2041	979,506.57	4,158.78	781.67	3,377.11	976,129.46
221	12/1/2041	976,129.46	4,158.78	778.98	3,379.80	972,749.66
222	1/1/2042	972,749.66	4,158.78	776.28	3,382.50	969,367.16
223	2/1/2042	969,367.16	4,158.78	773.58	3,385.20	965,981.96
224	3/1/2042	965,981.96	4,158.78	770.88	3,387.90	962,594.06
225	4/1/2042	962,594.06	4,158.78	768.17	3,390.61	959,203.45
226	5/1/2042	959,203.45	4,158.78	765.47	3,393.31	955,810.14
227	6/1/2042	955,810.14	4,158.78	762.76	3,396.02	952,414.12
228	7/1/2042	952,414.12	4,158.78	760.05	3,398.73	949,015.39
229	8/1/2042	949,015.39	4,158.78	757.34	3,401.44	945,613.95
230	9/1/2042	945,613.95	4,158.78	754.62	3,404.16	942,209.79
231	10/1/2042	942,209.79	4,158.78	751.91	3,406.87	938,802.92
232	11/1/2042	938,802.92	4,158.78	749.19	3,409.59	935,393.33
233	12/1/2042	935,393.33	4,158.78	746.47	3,412.31	931,981.02
234	1/1/2043	931,981.02	4,158.78	743.74	3,415.04	928,565.98
235	2/1/2043	928,565.98	4,158.78	741.02	3,417.76	925,148.22
236	3/1/2043	925,148.22	4,158.78	738.29	3,420.49	921,727.73
237	4/1/2043	921,727.73	4,158.78	735.56	3,423.22	918,304.51
238	5/1/2043	918,304.51	4,158.78	732.83	3,425.95	914,878.56
239	6/1/2043	914,878.56	4,158.78	730.10	3,428.68	911,449.88
240	7/1/2043	911,449.88	4,158.78	727.36	3,431.42	908,018.46
241	8/1/2043	908,018.46	4,158.78	724.62	3,434.16	904,584.30
242	9/1/2043	904,584.30	4,158.78	721.88	3,436.90	901,147.40
243	10/1/2043	901,147.40	4,158.78	719.14	3,439.64	897,707.76
244	11/1/2043	897,707.76	4,158.78	716.39	3,442.39	894,265.37
245	12/1/2043	894,265.37	4,158.78	713.65	3,445.13	890,820.24
246	1/1/2044	890,820.24	4,158.78	710.90	3,447.88	887,372.36
247	2/1/2044	887,372.36	4,158.78	708.15	3,450.63	883,921.73
248	3/1/2044	883,921.73	4,158.78	705.39	3,453.39	880,468.34
249	4/1/2044	880,468.34	4,158.78	702.64	3,456.14	877,012.20
250	5/1/2044	877,012.20	4,158.78	699.88	3,458.90	873,553.30
251	6/1/2044	873,553.30	4,158.78	697.12	3,461.66	870,091.64
252	7/1/2044	870,091.64	4,158.78	694.35	3,464.43	866,627.21
253	8/1/2044	866,627.21	4,158.78	691.59	3,467.19	863,160.02
254	9/1/2044	863,160.02	4,158.78	688.82	3,469.96	859,690.06
255	10/1/2044	859,690.06	4,158.78	686.05	3,472.73	856,217.33
256	11/1/2044	856,217.33	4,158.78	683.28	3,475.50	852,741.83
257	12/1/2044	852,741.83	4,158.78	680.51	3,478.27	849,263.56
258	1/1/2045	849,263.56	4,158.78	677.73	3,481.05	845,782.51
259	2/1/2045	845,782.51	4,158.78	674.96	3,483.82	842,298.69
260	3/1/2045	842,298.69	4,158.78	672.18	3,486.60	838,812.09
261	4/1/2045	838,812.09	4,158.78	669.39	3,489.39	835,322.70
262	5/1/2045	835,322.70	4,158.78	666.61	3,492.17	831,830.53
263	6/1/2045	831,830.53	4,158.78	663.82	3,494.96	828,335.57
264	7/1/2045	828,335.57	4,158.78	661.03	3,497.75	824,837.82
265	8/1/2045	824,837.82	4,158.78	658.24	3,500.54	821,337.28
266	9/1/2045	821,337.28	4,158.78	655.45	3,503.33	817,833.95
267	10/1/2045	817,833.95	4,158.78	652.65	3,506.13	814,327.82
268	11/1/2045	814,327.82	4,158.78	649.85	3,508.93	810,818.89
269	12/1/2045	810,818.89	4,158.78	647.05	3,511.73	807,307.16
270	1/1/2046	807,307.16	4,158.78	644.25	3,514.53	803,792.63
271	2/1/2046	803,792.63	4,158.78	641.45	3,517.33	800,275.30

## EXHIBIT A

## BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Ending Balance
272	3/1/2046	800,275.30	4,158.78	638.64	3,520.14	796,755.16
273	4/1/2046	796,755.16	4,158.78	635.83	3,522.95	793,232.21
274	5/1/2046	793,232.21	4,158.78	633.02	3,525.76	789,706.45
275	6/1/2046	789,706.45	4,158.78	630.21	3,528.57	786,177.88
276	7/1/2046	786,177.88	4,158.78	627.39	3,531.39	782,646.49
277	8/1/2046	782,646.49	4,158.78	624.57	3,534.21	779,112.28
278	9/1/2046	779,112.28	4,158.78	621.75	3,537.03	775,575.25
279	10/1/2046	775,575.25	4,158.78	618.93	3,539.85	772,035.40
280	11/1/2046	772,035.40	4,158.78	616.10	3,542.68	768,492.72
281	12/1/2046	768,492.72	4,158.78	613.28	3,545.50	764,947.22
282	1/1/2047	764,947.22	4,158.78	610.45	3,548.33	761,398.89
283	2/1/2047	761,398.89	4,158.78	607.62	3,551.16	757,847.73
284	3/1/2047	757,847.73	4,158.78	604.78	3,554.00	754,293.73
285	4/1/2047	754,293.73	4,158.78	601.95	3,556.83	750,736.90
286	5/1/2047	750,736.90	4,158.78	599.11	3,559.67	747,177.23
287	6/1/2047	747,177.23	4,158.78	596.27	3,562.51	743,614.72
288	7/1/2047	743,614.72	4,158.78	593.42	3,565.36	740,049.36
289	8/1/2047	740,049.36	4,158.78	590.58	3,568.20	736,481.16
290	9/1/2047	736,481.16	4,158.78	587.73	3,571.05	732,910.11
291	10/1/2047	732,910.11	4,158.78	584.88	3,573.90	729,336.21
292	11/1/2047	729,336.21	4,158.78	582.03	3,576.75	725,759.46
293	12/1/2047	725,759.46	4,158.78	579.17	3,579.61	722,179.85
294	1/1/2048	722,179.85	4,158.78	576.32	3,582.46	718,597.39
295	2/1/2048	718,597.39	4,158.78	573.46	3,585.32	715,012.07
296	3/1/2048	715,012.07	4,158.78	570.60	3,588.18	711,423.89
297	4/1/2048	711,423.89	4,158.78	567.73	3,591.05	707,832.84
298	5/1/2048	707,832.84	4,158.78	564.87	3,593.91	704,238.93
299	6/1/2048	704,238.93	4,158.78	562.00	3,596.78	700,642.15
300	7/1/2048	700,642.15	4,158.78	559.13	3,599.65	697,042.50
301	8/1/2048	697,042.50	4,158.78	556.26	3,602.52	693,439.98
302	9/1/2048	693,439.98	4,158.78	553.38	3,605.40	689,834.58
303	10/1/2048	689,834.58	4,158.78	550.51	3,608.27	686,226.31
304	11/1/2048	686,226.31	4,158.78	547.63	3,611.15	682,615.16
305	12/1/2048	682,615.16	4,158.78	544.74	3,614.04	679,001.12
306	1/1/2049	679,001.12	4,158.78	541.86	3,616.92	675,384.20
307	2/1/2049	675,384.20	4,158.78	538.97	3,619.81	671,764.39
308	3/1/2049	671,764.39	4,158.78	536.08	3,622.70	668,141.69
309	4/1/2049	668,141.69	4,158.78	533.19	3,625.59	664,516.10
310	5/1/2049	664,516.10	4,158.78	530.30	3,628.48	660,887.62
311	6/1/2049	660,887.62	4,158.78	527.40	3,631.38	657,256.24
312	7/1/2049	657,256.24	4,158.78	524.51	3,634.27	653,621.97
313	8/1/2049	653,621.97	4,158.78	521.61	3,637.17	649,984.80
314	9/1/2049	649,984.80	4,158.78	518.70	3,640.08	646,344.72
315	10/1/2049	646,344.72	4,158.78	515.80	3,642.98	642,701.74
316	11/1/2049	642,701.74	4,158.78	512.89	3,645.89	639,055.85
317	12/1/2049	639,055.85	4,158.78	509.98	3,648.80	635,407.05
318	1/1/2050	635,407.05	4,158.78	507.07	3,651.71	631,755.34
319	2/1/2050	631,755.34	4,158.78	504.16	3,654.62	628,100.72
320	3/1/2050	628,100.72	4,158.78	501.24	3,657.54	624,443.18
321	4/1/2050	624,443.18	4,158.78	498.32	3,660.46	620,782.72
322	5/1/2050	620,782.72	4,158.78	495.40	3,663.38	617,119.34
323	6/1/2050	617,119.34	4,158.78	492.48	3,666.30	613,453.04
324	7/1/2050	613,453.04	4,158.78	489.55	3,669.23	609,783.81
325	8/1/2050	609,783.81	4,158.78	486.62	3,672.16	606,111.65
326	9/1/2050	606,111.65	4,158.78	483.69	3,675.09	602,436.56
327	10/1/2050	602,436.56	4,158.78	480.76	3,678.02	598,758.54
328	11/1/2050	598,758.54	4,158.78	477.82	3,680.96	595,077.58
329	12/1/2050	595,077.58	4,158.78	474.89	3,683.89	591,393.69
330	1/1/2051	591,393.69	4,158.78	471.95	3,686.83	587,706.86
331	2/1/2051	587,706.86	4,158.78	469.00	3,689.78	584,017.08
332	3/1/2051	584,017.08	4,158.78	466.06	3,692.72	580,324.36
333	4/1/2051	580,324.36	4,158.78	463.11	3,695.67	576,628.69
334	5/1/2051	576,628.69	4,158.78	460.16	3,698.62	572,930.07
335	6/1/2051	572,930.07	4,158.78	457.21	3,701.57	569,228.50
336	7/1/2051	569,228.50	4,158.78	454.26	3,704.52	565,523.98
337	8/1/2051	565,523.98	4,158.78	451.30	3,707.48	561,816.50
338	9/1/2051	561,816.50	4,158.78	448.34	3,710.44	558,106.06
339	10/1/2051	558,106.06	4,158.78	445.38	3,713.40	554,392.66
340	11/1/2051	554,392.66	4,158.78	442.42	3,716.36	550,676.30
341	12/1/2051	550,676.30	4,158.78	439.45	3,719.33	546,956.97

## BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Ending Balance
342	1/1/2052	546,956.97	4,158.78	436.49	3,722.29	543,234.68
343	2/1/2052	543,234.68	4,158.78	433.51	3,725.27	539,509.41
344	3/1/2052	539,509.41	4,158.78	430.54	3,728.24	535,781.17
345	4/1/2052	535,781.17	4,158.78	427.57	3,731.21	532,049.96
346	5/1/2052	532,049.96	4,158.78	424.59	3,734.19	528,315.77
347	6/1/2052	528,315.77	4,158.78	421.61	3,737.17	524,578.60
348	7/1/2052	524,578.60	4,158.78	418.63	3,740.15	520,838.45
349	8/1/2052	520,838.45	4,158.78	415.64	3,743.14	517,095.31
350	9/1/2052	517,095.31	4,158.78	412.65	3,746.13	513,349.18
351	10/1/2052	513,349.18	4,158.78	409.67	3,749.11	509,600.07
352	11/1/2052	509,600.07	4,158.78	406.67	3,752.11	505,847.96
353	12/1/2052	505,847.96	4,158.78	403.68	3,755.10	502,092.86
354	1/1/2053	502,092.86	4,158.78	400.68	3,758.10	498,334.76
355	2/1/2053	498,334.76	4,158.78	397.68	3,761.10	494,573.66
356	3/1/2053	494,573.66	4,158.78	394.68	3,764.10	490,809.56
357	4/1/2053	490,809.56	4,158.78	391.68	3,767.10	487,042.46
358	5/1/2053	487,042.46	4,158.78	388.67	3,770.11	483,272.35
359	6/1/2053	483,272.35	4,158.78	385.66	3,773.12	479,499.23
360	7/1/2053	479,499.23	4,158.78	382.65	3,776.13	475,723.10
361	8/1/2053	475,723.10	4,158.78	379.64	3,779.14	471,943.96
362	9/1/2053	471,943.96	4,158.78	376.62	3,782.16	468,161.80
363	10/1/2053	468,161.80	4,158.78	373.60	3,785.18	464,376.62
364	11/1/2053	464,376.62	4,158.78	370.58	3,788.20	460,588.42
365	12/1/2053	460,588.42	4,158.78	367.56	3,791.22	456,797.20
366	1/1/2054	456,797.20	4,158.78	364.54	3,794.24	453,002.96
367	2/1/2054	453,002.96	4,158.78	361.51	3,797.27	449,205.69
368	3/1/2054	449,205.69	4,158.78	358.48	3,800.30	445,405.39
369	4/1/2054	445,405.39	4,158.78	355.44	3,803.34	441,602.05
370	5/1/2054	441,602.05	4,158.78	352.41	3,806.37	437,795.68
371	6/1/2054	437,795.68	4,158.78	349.37	3,809.41	433,986.27
372	7/1/2054	433,986.27	4,158.78	346.33	3,812.45	430,173.82
373	8/1/2054	430,173.82	4,158.78	343.29	3,815.49	426,358.33
374	9/1/2054	426,358.33	4,158.78	340.24	3,818.54	422,539.79
375	10/1/2054	422,539.79	4,158.78	337.20	3,821.58	418,718.21
376	11/1/2054	418,718.21	4,158.78	334.15	3,824.63	414,893.58
377	12/1/2054	414,893.58	4,158.78	331.10	3,827.68	411,065.90
378	1/1/2055	411,065.90	4,158.78	328.04	3,830.74	407,235.16
379	2/1/2055	407,235.16	4,158.78	324.98	3,833.80	403,401.36
380	3/1/2055	403,401.36	4,158.78	321.92	3,836.86	399,564.50
381	4/1/2055	399,564.50	4,158.78	318.86	3,839.92	395,724.58
382	5/1/2055	395,724.58	4,158.78	315.80	3,842.98	391,881.60
383	6/1/2055	391,881.60	4,158.78	312.73	3,846.05	388,035.55
384	7/1/2055	388,035.55	4,158.78	309.66	3,849.12	384,186.43
385	8/1/2055	384,186.43	4,158.78	306.59	3,852.19	380,334.24
386	9/1/2055	380,334.24	4,158.78	303.52	3,855.26	376,478.98
387	10/1/2055	376,478.98	4,158.78	300.44	3,858.34	372,620.64
388	11/1/2055	372,620.64	4,158.78	297.36	3,861.42	368,759.22
389	12/1/2055	368,759.22	4,158.78	294.28	3,864.50	364,894.72
390	1/1/2056	364,894.72	4,158.78	291.20	3,867.58	361,027.14
391	2/1/2056	361,027.14	4,158.78	288.11	3,870.67	357,156.47
392	3/1/2056	357,156.47	4,158.78	285.02	3,873.76	353,282.71
393	4/1/2056	353,282.71	4,158.78	281.93	3,876.85	349,405.86
394	5/1/2056	349,405.86	4,158.78	278.83	3,879.95	345,525.91
395	6/1/2056	345,525.91	4,158.78	275.74	3,883.04	341,642.87
396	7/1/2056	341,642.87	4,158.78	272.64	3,886.14	337,756.73
397	8/1/2056	337,756.73	4,158.78	269.54	3,889.24	333,867.49
398	9/1/2056	333,867.49	4,158.78	266.43	3,892.35	329,975.14
399	10/1/2056	329,975.14	4,158.78	263.33	3,895.45	326,079.69
400	11/1/2056	326,079.69	4,158.78	260.22	3,898.56	322,181.13
401	12/1/2056	322,181.13	4,158.78	257.11	3,901.67	318,279.46
402	1/1/2057	318,279.46	4,158.78	253.99	3,904.79	314,374.67
403	2/1/2057	314,374.67	4,158.78	250.88	3,907.90	310,466.77
404	3/1/2057	310,466.77	4,158.78	247.76	3,911.02	306,555.75
405	4/1/2057	306,555.75	4,158.78	244.64	3,914.14	302,641.61
406	5/1/2057	302,641.61	4,158.78	241.52	3,917.26	298,724.35
407	6/1/2057	298,724.35	4,158.78	238.39	3,920.39	294,803.96
408	7/1/2057	294,803.96	4,158.78	235.26	3,923.52	290,880.44
409	8/1/2057	290,880.44	4,158.78	232.13	3,926.65	286,953.79
410	9/1/2057	286,953.79	4,158.78	229.00	3,929.78	283,024.01
411	10/1/2057	283,024.01	4,158.78	225.86	3,932.92	279,091.09

## EXHIBIT A

## BELOW MARKET RATE LOAN AMORTIZATION SCHEDULE

Period	Date	Beginning Balance	Monthly Payment	Interest	Principal	Ending Balance
412	11/1/2057	279,091.09	4,158.78	222.72	3,936.06	275,155.03
413	12/1/2057	275,155.03	4,158.78	219.58	3,939.20	271,215.83
414	1/1/2058	271,215.83	4,158.78	216.44	3,942.34	267,273.49
415	2/1/2058	267,273.49	4,158.78	213.29	3,945.49	263,328.00
416	3/1/2058	263,328.00	4,158.78	210.14	3,948.64	259,379.36
417	4/1/2058	259,379.36	4,158.78	206.99	3,951.79	255,427.57
418	5/1/2058	255,427.57	4,158.78	203.84	3,954.94	251,472.63
419	6/1/2058	251,472.63	4,158.78	200.68	3,958.10	247,514.53
420	7/1/2058	247,514.53	4,158.78	197.52	3,961.26	243,553.27
421	8/1/2058	243,553.27	4,158.78	194.36	3,964.42	239,588.85
422	9/1/2058	239,588.85	4,158.78	191.20	3,967.58	235,621.27
423	10/1/2058	235,621.27	4,158.78	188.03	3,970.75	231,650.52
424	11/1/2058	231,650.52	4,158.78	184.86	3,973.92	227,676.60
425	12/1/2058	227,676.60	4,158.78	181.69	3,977.09	223,699.51
426	1/1/2059	223,699.51	4,158.78	178.52	3,980.26	219,719.25
427	2/1/2059	219,719.25	4,158.78	175.34	3,983.44	215,735.81
428	3/1/2059	215,735.81	4,158.78	172.16	3,986.62	211,749.19
429	4/1/2059	211,749.19	4,158.78	168.98	3,989.80	207,759.39
430	5/1/2059	207,759.39	4,158.78	165.80	3,992.98	203,766.41
431	6/1/2059	203,766.41	4,158.78	162.61	3,996.17	199,770.24
432	7/1/2059	199,770.24	4,158.78	159.42	3,999.36	195,770.88
433	8/1/2059	195,770.88	4,158.78	156.23	4,002.55	191,768.33
434	9/1/2059	191,768.33	4,158.78	153.04	4,005.74	187,762.59
435	10/1/2059	187,762.59	4,158.78	149.84	4,008.94	183,753.65
436	11/1/2059	183,753.65	4,158.78	146.64	4,012.14	179,741.51
437	12/1/2059	179,741.51	4,158.78	143.44	4,015.34	175,726.17
438	1/1/2060	175,726.17	4,158.78	140.23	4,018.55	171,707.62
439	2/1/2060	171,707.62	4,158.78	137.03	4,021.75	167,685.87
440	3/1/2060	167,685.87	4,158.78	133.82	4,024.96	163,660.91
441	4/1/2060	163,660.91	4,158.78	130.61	4,028.17	159,632.74
442	5/1/2060	159,632.74	4,158.78	127.39	4,031.39	155,601.35
443	6/1/2060	155,601.35	4,158.78	124.17	4,034.61	151,566.74
444	7/1/2060	151,566.74	4,158.78	120.95	4,037.83	147,528.91
445	8/1/2060	147,528.91	4,158.78	117.73	4,041.05	143,487.86
446	9/1/2060	143,487.86	4,158.78	114.51	4,044.27	139,443.59
447	10/1/2060	139,443.59	4,158.78	111.28	4,047.50	135,396.09
448	11/1/2060	135,396.09	4,158.78	108.05	4,050.73	131,345.36
449	12/1/2060	131,345.36	4,158.78	104.82	4,053.96	127,291.40
450	1/1/2061	127,291.40	4,158.78	101.58	4,057.20	123,234.20
451	2/1/2061	123,234.20	4,158.78	98.34	4,060.44	119,173.76
452	3/1/2061	119,173.76	4,158.78	95.10	4,063.68	115,110.08
453	4/1/2061	115,110.08	4,158.78	91.86	4,066.92	111,043.16
454	5/1/2061	111,043.16	4,158.78	88.62	4,070.16	106,973.00
455	6/1/2061	106,973.00	4,158.78	85.37	4,073.41	102,899.59
456	7/1/2061	102,899.59	4,158.78	82.12	4,076.66	98,822.93
457	8/1/2061	98,822.93	4,158.78	78.86	4,079.92	94,743.01
458	9/1/2061	94,743.01	4,158.78	75.61	4,083.17	90,659.84
459	10/1/2061	90,659.84	4,158.78	72.35	4,086.43	86,573.41
460	11/1/2061	86,573.41	4,158.78	69.09	4,089.69	82,483.72
461	12/1/2061	82,483.72	4,158.78	65.82	4,092.96	78,390.76
462	1/1/2062	78,390.76	4,158.78	62.56	4,096.22	74,294.54
463	2/1/2062	74,294.54	4,158.78	59.29	4,099.49	70,195.05
464	3/1/2062	70,195.05	4,158.78	56.02	4,102.76	66,092.29
465	4/1/2062	66,092.29	4,158.78	52.74	4,106.04	61,986.25
466	5/1/2062	61,986.25	4,158.78	49.47	4,109.31	57,876.94
467	6/1/2062	57,876.94	4,158.78	46.19	4,112.59	53,764.35
468	7/1/2062	53,764.35	4,158.78	42.91	4,115.87	49,648.48
469	8/1/2062	49,648.48	4,158.78	39.62	4,119.16	45,529.32
470	9/1/2062	45,529.32	4,158.78	36.33	4,122.45	41,406.87
471	10/1/2062	41,406.87	4,158.78	33.04	4,125.74	37,281.13
472	11/1/2062	37,281.13	4,158.78	29.75	4,129.03	33,152.10
473	12/1/2062	33,152.10	4,158.78	26.46	4,132.32	29,019.78
474	1/1/2063	29,019.78	4,158.78	23.16	4,135.62	24,884.16
475	2/1/2063	24,884.16	4,158.78	19.86	4,138.92	20,745.24
476	3/1/2063	20,745.24	4,158.78	16.56	4,142.22	16,603.02
477	4/1/2063	16,603.02	4,158.78	13.25	4,145.53	12,457.49
478	5/1/2063	12,457.49	4,158.78	9.94	4,148.84	8,308.65
479	6/1/2063	8,308.65	4,158.78	6.63	4,152.15	4,156.50
480	7/1/2063	4,156.50	4,159.82	3.32	4,156.50	-