

Summary of Prevailing Mortgage Lending Terms		Promised Return							Expected Return						
Collateral	Stabilized Commercial properties	Month	Beginning Balance	Payment	Interest	Principal	Ending Balance	Cash Flow	Month	Beginning Balance	Payment	Interest	Principal	Ending Balance	Cash Flow
Min. Amount	\$1,000,000	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (2,900,000.00)	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (2,900,000.00)
Max. amount	\$5,000,000	1	\$ 2,944,444.44	\$ 20,587.98	\$ 18,402.78	\$ 2,185.20	\$ 2,942,259.24	\$ 20,587.98	1	\$ 2,944,444	\$ 19,559	\$ 18,403	\$ 1,156	\$ 2,943,289	\$ 19,559
Loan term	5-10 years	2	\$ 2,942,259.24	\$ 20,587.98	\$ 18,389.12	\$ 2,198.86	\$ 2,940,060.38	\$ 20,587.98	2	\$ 2,943,289	\$ 19,559	\$ 18,396	\$ 1,163	\$ 2,942,126	\$ 19,559
Maximum amortization	30 years	3	\$ 2,940,060.38	\$ 20,587.98	\$ 18,375.38	\$ 2,212.61	\$ 2,937,847.77	\$ 20,587.98	3	\$ 2,942,126	\$ 19,559	\$ 18,388	\$ 1,170	\$ 2,940,955	\$ 19,559
Maximum LTV	70.00%	4	\$ 2,937,847.77	\$ 20,587.98	\$ 18,361.55	\$ 2,226.43	\$ 2,935,621.34	\$ 20,587.98	4	\$ 2,940,955	\$ 19,559	\$ 18,381	\$ 1,178	\$ 2,939,778	\$ 19,559
Minimum debt service coverage	1.25x	5	\$ 2,935,621.34	\$ 20,587.98	\$ 18,347.63	\$ 2,240.35	\$ 2,933,380.99	\$ 20,587.98	5	\$ 2,939,778	\$ 19,559	\$ 18,374	\$ 1,185	\$ 2,938,593	\$ 19,559
Minimum debt yield	11% - 14%	6	\$ 2,933,380.99	\$ 20,587.98	\$ 18,333.63	\$ 2,254.35	\$ 2,931,126.64	\$ 20,587.98	6	\$ 2,938,593	\$ 19,559	\$ 18,366	\$ 1,192	\$ 2,937,400	\$ 19,559
Coupon	6.5-7.5% for 50-59% LTV; 7.5-8.5% for 60-69% LTV	7	\$ 2,931,126.64	\$ 20,587.98	\$ 18,319.54	\$ 2,268.44	\$ 2,928,858.20	\$ 20,587.98	7	\$ 2,937,400	\$ 19,559	\$ 18,359	\$ 1,200	\$ 2,936,201	\$ 19,559
Origination fee	1.00%	8	\$ 2,928,858.20	\$ 20,587.98	\$ 18,305.36	\$ 2,282.62	\$ 2,926,575.58	\$ 20,587.98	8	\$ 2,936,201	\$ 19,559	\$ 18,351	\$ 1,207	\$ 2,934,993	\$ 19,559
Other fees	\$15,000.00	9	\$ 2,926,575.58	\$ 20,587.98	\$ 18,291.10	\$ 2,296.89	\$ 2,924,278.69	\$ 20,587.98	9	\$ 2,934,993	\$ 19,559	\$ 18,344	\$ 1,215	\$ 2,933,778	\$ 19,559
Assumability	Subject to lender approval and assumption fee	10	\$ 2,924,278.69	\$ 20,587.98	\$ 18,276.74	\$ 2,311.24	\$ 2,921,967.45	\$ 20,587.98	10	\$ 2,933,778	\$ 19,559	\$ 18,336	\$ 1,222	\$ 2,932,556	\$ 19,559
Prepayment	After 24th month, with yield maintenance	11	\$ 2,921,967.45	\$ 20,587.98	\$ 18,262.30	\$ 2,325.69	\$ 2,919,641.76	\$ 20,587.98	11	\$ 2,932,556	\$ 19,559	\$ 18,328	\$ 1,230	\$ 2,931,326	\$ 19,559
Loan 1	\$ 2,900,000.00	12	\$ 2,919,641.76	\$ 20,587.98	\$ 18,247.76	\$ 2,340.22	\$ 2,917,301.54	\$ 20,587.98	12	\$ 2,931,326	\$ 19,559	\$ 18,321	\$ 1,238	\$ 2,930,088	\$ 19,559
Loan 2	\$ 2,900,000.00	13	\$ 2,917,301.54	\$ 20,587.98	\$ 18,233.13	\$ 2,354.85	\$ 2,914,946.69	\$ 20,587.98	13	\$ 2,930,088	\$ 19,559	\$ 18,313	\$ 1,246	\$ 2,928,842	\$ 19,559
Incorporating Fee Financing		14	\$ 2,914,946.69	\$ 20,587.98	\$ 18,218.42	\$ 2,369.57	\$ 2,912,577.13	\$ 20,587.98	14	\$ 2,928,842	\$ 19,559	\$ 18,305	\$ 1,253	\$ 2,927,589	\$ 19,559
Loan Amount	\$ 2,900,000.00	15	\$ 2,912,577.13	\$ 20,587.98	\$ 18,203.61	\$ 2,384.38	\$ 2,910,192.75	\$ 20,587.98	15	\$ 2,927,589	\$ 19,559	\$ 18,297	\$ 1,261	\$ 2,926,328	\$ 19,559
Origination Fee	1.00%	16	\$ 2,910,192.75	\$ 20,587.98	\$ 18,188.70	\$ 2,399.28	\$ 2,907,793.47	\$ 20,587.98	16	\$ 2,926,328	\$ 19,559	\$ 18,290	\$ 1,269	\$ 2,925,059	\$ 19,559
Application/Other fees	\$ 15,000.00	17	\$ 2,907,793.47	\$ 20,587.98	\$ 18,173.71	\$ 2,414.27	\$ 2,905,379.20	\$ 20,587.98	17	\$ 2,925,059	\$ 19,559	\$ 18,282	\$ 1,277	\$ 2,923,782	\$ 19,559
Contract Loan Amount	\$ 2,944,444	18	\$ 2,905,379.20	\$ 20,587.98	\$ 18,158.62	\$ 2,429.36	\$ 2,902,949.84	\$ 20,587.98	18	\$ 2,923,782	\$ 19,559	\$ 18,274	\$ 1,285	\$ 2,922,497	\$ 19,559
Assumptions		19	\$ 2,902,949.84	\$ 20,587.98	\$ 18,143.44	\$ 2,444.55	\$ 2,900,505.29	\$ 20,587.98	19	\$ 2,922,497	\$ 19,559	\$ 18,266	\$ 1,293	\$ 2,921,204	\$ 19,559
I/yr	7.50%	20	\$ 2,900,505.29	\$ 20,587.98	\$ 18,128.16	\$ 2,459.82	\$ 2,898,045.47	\$ 20,587.98	20	\$ 2,921,204	\$ 19,559	\$ 18,258	\$ 1,301	\$ 2,919,903	\$ 19,559
1/month	0.63%	21	\$ 2,898,045.47	\$ 20,587.98	\$ 18,112.78	\$ 2,475.20	\$ 2,895,570.27	\$ 20,587.98	21	\$ 2,919,903	\$ 19,559	\$ 18,249	\$ 1,309	\$ 2,918,594	\$ 19,559
PV	\$ 2,944,444	22	\$ 2,895,570.27	\$ 20,587.98	\$ 18,097.31	\$ 2,490.67	\$ 2,893,079.60	\$ 20,587.98	22	\$ 2,918,594	\$ 19,559	\$ 18,241	\$ 1,317	\$ 2,917,276	\$ 19,559
Loss Rate	5.00%	23	\$ 2,893,079.60	\$ 20,587.98	\$ 18,081.75	\$ 2,506.24	\$ 2,890,573.36	\$ 20,587.98	23	\$ 2,917,276	\$ 19,559	\$ 18,233	\$ 1,326	\$ 2,915,951	\$ 19,559
Nper	360	24	\$ 2,890,573.36	\$ 20,587.98	\$ 18,066.08	\$ 2,521.90	\$ 2,888,051.47	\$ 20,587.98	24	\$ 2,915,951	\$ 19,559	\$ 18,225	\$ 1,334	\$ 2,914,617	\$ 19,559
Monthly Payment	\$20,587.98	25	\$ 2,888,051.47	\$ 20,587.98	\$ 18,050.32	\$ 2,537.66	\$ 2,885,513.80	\$ 20,587.98	25	\$ 2,914,617	\$ 19,559	\$ 18,216	\$ 1,342	\$ 2,913,275	\$ 19,559
Expected Return		26	\$ 2,885,513.80	\$ 20,587.98	\$ 18,034.46	\$ 2,553.52	\$ 2,882,960.28	\$ 20,587.98	26	\$ 2,913,275	\$ 19,559	\$ 18,208	\$ 1,351	\$ 2,911,924	\$ 19,559
Monthly Payment	\$20,587.98	27	\$ 2,882,960.28	\$ 20,587.98	\$ 18,018.50	\$ 2,569.48	\$ 2,880,390.80	\$ 20,587.98	27	\$ 2,911,924	\$ 19,559	\$ 18,200	\$ 1,359	\$ 2,910,565	\$ 19,559
Loss Rate (%)	5.00%	28	\$ 2,880,390.80	\$ 20,587.98	\$ 18,002.44	\$ 2,585.54	\$ 2,877,805.26	\$ 20,587.98	28	\$ 2,910,565	\$ 19,559	\$ 18,191	\$ 1,368	\$ 2,909,197	\$ 19,559
Payment less Loss Rate	\$19,558.58	29	\$ 2,877,805.26	\$ 20,587.98	\$ 17,986.28	\$ 2,601.70	\$ 2,875,203.56	\$ 20,587.98	29	\$ 2,909,197	\$ 19,559	\$ 18,182	\$ 1,376	\$ 2,907,821	\$ 19,559
NPV Compounded Monthly		30	\$ 2,875,203.56	\$ 20,587.98	\$ 17,970.02	\$ 2,617.96	\$ 2,872,585.60	\$ 20,587.98	30	\$ 2,907,821	\$ 19,559	\$ 18,174	\$ 1,385	\$ 2,906,437	\$ 19,559
Promised	\$2,944,444.44	31	\$ 2,872,585.60	\$ 20,587.98	\$ 17,953.66	\$ 2,634.32	\$ 2,869,951.28	\$ 20,587.98	31	\$ 2,906,437	\$ 19,559	\$ 18,165	\$ 1,393	\$ 2,905,043	\$ 19,559
Expected	\$2,932,134.97	32	\$ 2,869,951.28	\$ 20,587.98	\$ 17,937.20	\$ 2,650.79	\$ 2,867,300.49	\$ 20,587.98	32	\$ 2,905,043	\$ 19,559	\$ 18,157	\$ 1,402	\$ 2,903,641	\$ 19,559
IRR Compounded Monthly		33	\$ 2,867,300.49	\$ 20,587.98	\$ 17,920.63	\$ 2,667.35	\$ 2,864,633.14	\$ 20,587.98	33	\$ 2,903,641	\$ 19,559	\$ 18,148	\$ 1,411	\$ 2,902,230	\$ 19,559
Promised	7.87483%	34	\$ 2,864,633.14	\$ 20,587.98	\$ 17,903.96	\$ 2,684.03	\$ 2,861,949.11	\$ 20,587.98	34	\$ 2,902,230	\$ 19,559	\$ 18,139	\$ 1,420	\$ 2,900,811	\$ 19,559
Expected	7.76872%	35	\$ 2,861,949.11	\$ 20,587.98	\$ 17,887.18	\$ 2,700.80	\$ 2,859,248.31	\$ 20,587.98	35	\$ 2,900,811	\$ 19,559	\$ 18,130	\$ 1,429	\$ 2,899,382	\$ 19,559
		36	\$ 2,859,248.31	\$ 20,587.98	\$ 17,870.30	\$ 2,717.68	\$ 2,856,530.63	\$ 20,587.98	36	\$ 2,899,382	\$ 19,559	\$ 18,121	\$ 1,437	\$ 2,897,945	\$ 19,559
		37	\$ 2,856,530.63	\$ 20,587.98	\$ 17,853.32	\$ 2,734.67	\$ 2,853,795.96	\$ 20,587.98	37	\$ 2,897,945	\$ 19,559	\$ 18,112	\$ 1,446	\$ 2,896,498	\$ 19,559
		38	\$ 2,853,795.96	\$ 20,587.98	\$ 17,836.22	\$ 2,751.76	\$ 2,851,044.20	\$ 20,587.98	38	\$ 2,896,498	\$ 19,559	\$ 18,103	\$ 1,455	\$ 2,895,043	\$ 19,559
		39	\$ 2,851,044.20	\$ 20,587.98	\$ 17,819.03	\$ 2,768.96	\$ 2,848,275.25	\$ 20,587.98	39	\$ 2,895,043	\$ 19,559	\$ 18,094	\$ 1,465	\$ 2,893,578	\$ 19,559
		40	\$ 2,848,275.25	\$ 20,587.98	\$ 17,801.72	\$ 2,786.26	\$ 2,845,488.99	\$ 20,587.98	40	\$ 2,893,578	\$ 19,559	\$ 18,085	\$ 1,474	\$ 2,892,105	\$ 19,559
		41	\$ 2,845,488.99	\$ 20,587.98	\$ 17,784.31	\$ 2,803.68	\$ 2,842,685.31	\$ 20,587.98	41	\$ 2,892,105	\$ 19,559	\$ 18,076	\$ 1,483	\$ 2,890,622	\$ 19,559
		42	\$ 2,842,685.31	\$ 20,587.98	\$ 17,766.78	\$ 2,821.20	\$ 2,839,864.11	\$ 20,587.98	42	\$ 2,890,622	\$ 19,559	\$ 18,066	\$ 1,492	\$ 2,889,129	\$ 19,559
		43	\$ 2,839,864.11	\$ 20,587.98	\$ 17,749.15	\$ 2,838.83	\$ 2,837,025.28	\$ 20,587.98	43	\$ 2,889,129	\$ 19,559	\$ 18,057	\$ 1,502	\$ 2,887,628	\$ 19,559
		44	\$ 2,837,025.28	\$ 20,587.98	\$ 17,731.41	\$ 2,856.57	\$ 2,834,168.70	\$ 20,587.98	44	\$ 2,887,628	\$ 19,559	\$ 18,048	\$ 1,511	\$ 2,886,117	\$ 19,559
		45	\$ 2,834,168.70	\$ 20,587.98	\$ 17,713.55	\$ 2,874.43	\$ 2,831,294.27	\$ 20,587.98	45	\$ 2,886,117	\$ 19,559	\$ 18,038	\$ 1,520	\$ 2,884,597	\$ 19,559
		46	\$ 2,831,294.27	\$ 20,587.98	\$ 17,695.59	\$ 2,892.39	\$ 2,828,401.88	\$ 20,587.98	46	\$ 2,884,597	\$ 19,559	\$ 18,029	\$ 1,530	\$ 2,883,067	\$ 19,559
		47	\$ 2,828,401.88	\$ 20,587.98	\$ 17,677.51	\$ 2,910.47	\$ 2,825,491.41	\$ 20,587.98	47	\$ 2,883,067	\$ 19,559	\$ 18,019	\$ 1,539	\$ 2,881,527	\$ 19,559
		48	\$ 2,825,491.41	\$ 20,587.98	\$ 17,659.32	\$ 2,928.66	\$ 2,822,562.75	\$ 20,587.98	48	\$ 2,881,527	\$ 19,559	\$ 18,010	\$ 1,549	\$ 2,879,978	\$ 19,559
		49	\$ 2,822,562.75	\$ 20,587.98	\$ 17,641.02	\$ 2,946.97	\$ 2,819,615.78	\$ 20,587.98	49	\$ 2,879,978	\$ 19,559	\$ 18,000	\$ 1,559	\$ 2,878,420	\$ 19,559
		50	\$ 2,819,615.78	\$ 20,587.98	\$ 17,622.60	\$ 2,965.38	\$ 2,816,650.40	\$ 20,587.98	50	\$ 2,878,420	\$ 19,559	\$ 17,990	\$ 1,568	\$ 2,876,851	\$ 19,559
		51	\$ 2,816,650.40	\$ 20,587.98	\$ 17,604.06	\$ 2,983.92	\$ 2,813,666.48	\$ 20,587.98	51	\$ 2,876,851	\$ 19,559	\$ 17,980	\$ 1,578	\$ 2,875,273	\$ 19,559
		52	\$ 2,813,666.48	\$ 20,587.98	\$ 17,585.42	\$ 3,002.57	\$ 2,810,663.91	\$ 20,587.98	52	\$ 2,875,273	\$ 19,559	\$ 17,970	\$ 1,588	\$ 2,873,685	\$ 19,559
		53	\$ 2,810,663.91	\$ 20,587.98	\$ 17,566.65	\$ 3,021.33	\$ 2,807,642.58	\$ 20,587.98	53	\$ 2,873,685	\$ 19,559	\$ 17,961	\$ 1,598	\$ 2,872,087	\$ 19,559
		54	\$ 2,807,642.58	\$ 20,587.98	\$ 17,547.77	\$ 3,040.22	\$ 2,804,602.36	\$ 20,587.98	54	\$ 2,872,087	\$ 19,559	\$ 17,951	\$ 1,608	\$ 2,870,479	\$ 19,559
		55	\$ 2,804,602.36	\$ 20,587.98	\$ 17,528.76	\$ 3,059.22	\$ 2,801,543.15	\$ 20,587.98	55	\$ 2,870,479	\$ 19,559	\$ 17,940	\$ 1,618	\$ 2,868,861	\$ 19,559
		56	\$ 2,801,543.15	\$ 20,587.98	\$ 17,509.64	\$ 3,078.34	\$ 2,798,464.81	\$ 20,587.98	56	\$ 2,868,861	\$ 19,559	\$ 17,930	\$ 1,628	\$ 2,867,232	\$ 19,559
		57	\$ 2,798,464.81	\$ 20,587.98	\$ 17,490.41	\$ 3,097.58	\$ 2,795,367.23	\$ 20,587.98	57	\$ 2,867,232	\$ 19,559	\$ 17,920	\$ 1,638	\$ 2,865,594	\$ 19,559
		58	\$ 2,795,367.23	\$ 20,587.98	\$ 17,471.05	\$ 3,116.94	\$ 2,792,250.29	\$ 20,587.98	58	\$ 2,865,594	\$ 19,55				