Date: Jan 6th, 2015

Nineteen Thousand Nine Hundred and Fifty-Eight Dollars Only $19,958

Xiao Pan or Yin Meng

Oct 1st 2014 to Dec 31st 2014

1, $0.19675/u x 90,000u =$17,707.50

2, 1% $2,250

1+2= $19,958

Total $19,958 paid to Xiao Pan or Yin Meng on Jan 6th 2015.

Your annualized rate of return in 2014 is 9.06%.

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