

Compound Period: Monthly

Nominal Annual Rate ..: 6.546 %
 Effective Annual Rate ..: 6.746 %
 Periodic Rate: 0.5455 %
 Daily Rate: 0.01793%

CASH FLOW DATA

Event	Start Date	Amount	Number	Period	End Date
1 Loan	11/15/2004	4,998.00	1		
2 Loan	11/15/2004	544.78	1		
3 Payment	11/15/2004	156.54	36	Monthly	10/15/2007
4 Payment	11/15/2007	499.80	1		

AMORTIZATION SCHEDULE - Normal Amortization

Date	Loan	Payment	Interest	Principal	Balance
2004 Totals	5,542.78	313.08	29.38	283.70	5,259.08
2005 Totals	0.00	1,878.48	297.38	1,581.10	3,677.98
2006 Totals	0.00	1,878.48	190.71	1,687.77	1,990.21
2007 Totals	0.00	2,065.20	74.99	1,990.21	0.00
Grand Totals	5,542.78	6,135.24	592.46	5,542.78	