

Compound Period: Monthly

Nominal Annual Rate ..: 7.198 %
 Effective Annual Rate ..: 7.440 %
 Periodic Rate: 0.5998 %
 Daily Rate: 0.01972%

CASH FLOW DATA

Event	Start Date	Amount	Number	Period	End Date
1 Loan	02/01/2005	14,935.40	1		
2 Loan	02/01/2005	1,792.95	1		
3 Payment	02/01/2005	372.94	1		
4 Payment	03/01/2005	372.94	47	Monthly	01/01/2009
5 Payment	02/01/2009	1,493.54	1		

AMORTIZATION SCHEDULE - Normal Amortization

Date	Loan	Payment	Interest	Principal	Balance
2005 Totals	16,728.35	4,102.34	905.69	3,196.65	13,531.70
2006 Totals	0.00	4,475.28	856.17	3,619.11	9,912.59
2007 Totals	0.00	4,475.28	586.89	3,888.39	6,024.20
2008 Totals	0.00	4,475.28	297.59	4,177.69	1,846.51
2009 Totals	0.00	1,866.48	19.97	1,846.51	0.00
Grand Totals	16,728.35	19,394.66	2,666.31	16,728.35	